

INSURANCE REPORT

NORTH CAROLINA

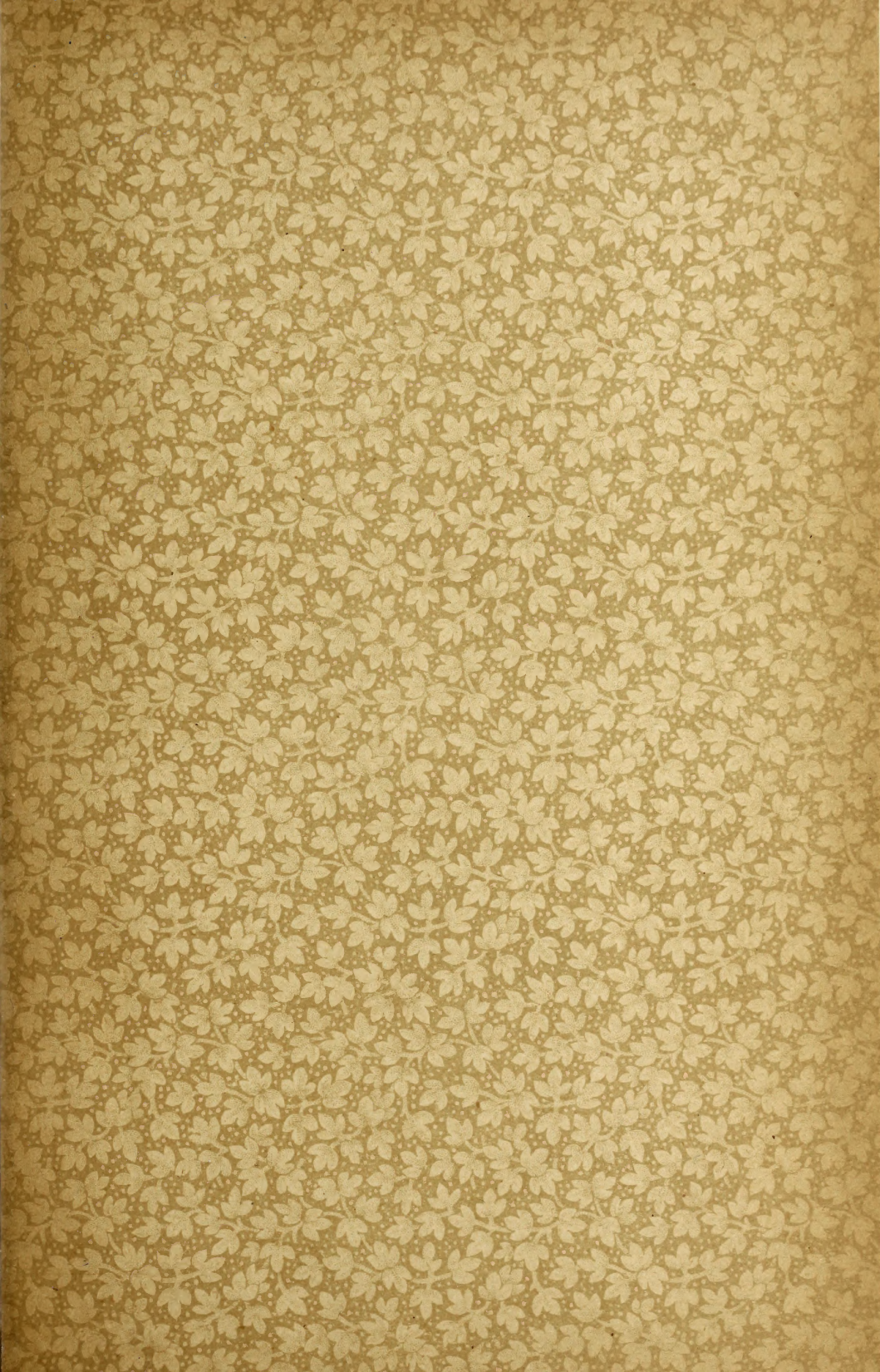
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STATE OF NORTH CAROLINA,
OFFICE OF SECRETARY OF STATE,
RALEIGH, April 1, 1898.

*To His Excellency, D. L. RUSSELL,
Governor of North Carolina.*

SIR : I have the honor to submit herewith, in accordance with the requirements of Section 4, Chapter 299, Laws of 1893, the Insurance Report of this Department for the year 1898.

During the year beginning April 1, 1897, 124 companies have been licensed to operate in this State, the names of which will be found on pages vi, vii and viii of this report.

For convenience of reference, I have arranged alphabetically, under the three heads of Life, Fire and Fire and Marine, and Miscellaneous the "condensed statements" of the annual reports of December 31, 1897, of the companies licensed for the year prior to that date ; and have placed in a separate group the statements of companies licensed after the first of January.

Following the statements will be found a summary of the business done in North Carolina in 1897, showing the risks written, the premiums received, the losses incurred, and the losses paid. This summary is correct and complete, but for the omission of one or two small companies which filed no report.

It would have been of interest, as showing the development of the business in North Carolina, if I could have presented similar summaries for previous years, but no such were at hand ; and anything like complete data for tabulation of the business of even very recent years was not to be found in this office. No publication of the business was required by law prior to 1893, and I can find no record of the insurance business done which could even suggest the

volume of the business or the revenue which the State should have derived from it prior to 1891.

It is a rather remarkable fact that this office kept no permanent record of its money receipts or payments prior to September, 1895.

From such printed data as I have been able to gather, it appears that in 1891 109 companies were licensed, and reported premium receipts of not less than \$1,700,000; that in 1892, 120 companies were licensed, and reported premium receipts of not less than \$2,000,000; that in 1893, 111 companies were licensed, less than 100 of which reported premium receipts of \$2,100,000; that in 1895, 119 companies were licensed, 110 of which reported premium receipts of \$2,300,000; and that in 1896 the premium receipts of 105 companies were, in round numbers, \$2,300,000. Of the business of 1894 I can find no sort of record. The premium receipts of 113 companies in 1897 amounted to something less than \$2,600,000.

I have endeavored to supervise the insurance business closely, and by such means as were at my disposal, to prevent the operation of unlicensed companies and unlicensed agents within the State. Nevertheless, violations of the law, to the detriment both of the State and the companies and agents that comply with its requirements, are not infrequent; and these violations are encouraged, for the most part, not by the ignorant and commonly vicious, but by the more enterprising, intelligent and thrifty element of our population. For instance, of the 183 cotton mills in North Carolina, all of which presumably carry fire insurance, only 23, so far as I am informed, are insured in companies licensed and paying taxes on premium receipts in the State. In other words, 160 cotton mills, having protection under our laws, avail themselves of the inducements offered, in violation of the law, by unlicensed "Mutuals." From this and other classes of property, which are the basis of similar violations, the aggregate loss of revenue to the

State must necessarily reach several thousand dollars every year.

Wherever I have been informed of specific violations, I have at once notified the proper officers and requested prosecution of the offenders.

I have the honor to be, with great respect,

Your obedient servant,

CYRUS THOMPSON,
Secretary of State.

LIST OF COMPANIES LICENSED DURING THE
YEAR BEGINNING APRIL 1, 1897.

LIFE.

Ætna Life Insurance Company.
American Union Life Insurance Company.
Bankers Guarantee Fund Life Association.
Bankers Life Insurance Company.
Boston Mutual Life Association.
Carolina Benevolent Association.
Connecticut Mutual Life Insurance Company.
Connecticut Indemnity Association.
Covenant Mutual Life Insurance Company.
Equitable Life Assurance Society.
Equity Life Association.
Fidelity Mutual Life Association.
Hartford Life Insurance Company.
Home Life Insurance Company.
Immediate Benefit Life Insurance Company.
Kansas Mutual Life Insurance Company.
Life Insurance Company of Virginia.
Manhattan Life Insurance Company.
Maryland Life Insurance Company.
Massachusetts Mutual Life Insurance Company.
Michigan Mutual Life Insurance Company.
Mutual Life Insurance Company of New York.
Mutual Benefit Life Insurance Company.
Mutual Life Insurance Company of Kentucky.
Mutual Reserve Fund Life Association.
National Life Association.
New York Life Insurance Company.
Northwestern Mutual Life Insurance Company.
Pacific Mutual Life Insurance Company.
Penn Mutual Life Insurance Company.
Phoenix Mutual Life Insurance Company.
Provident Savings Life Assurance Society.
Prudential Insurance Company.
Security Trust and Life Insurance Company.
State Mutual Life Assurance Company.
Sun Life Assurance Company of Canada.
Travelers Insurance Company.
Union Central Life Insurance Company.
Washington Life Insurance Company of New York.
Washington Life Insurance Company of South Carolina.
Western Mutual Life Association.

FIRE AND FIRE AND MARINE.

Ætna Insurance Company.
Agricultural Insurance Company.
American Fire Insurance Company of Pennsylvania.
Atlanta Home Insurance Company.
British America Assurance Company.
Caledonian Insurance Company.
Carolina Insurance Company.
Commercial Union Assurance Company.
Connecticut Fire Insurance Company.
Continental Insurance Company.
Delaware Insurance Company.
Equitable Fire Insurance Company.
Fire Association of Philadelphia.
Fireman's Fund Insurance Company.
Georgia Home Insurance Company.
German-American Insurance Company.
Glens Falls Insurance Company.
Globe Fire Insurance Company.
Greenwich Insurance Company.
Hamburg-Bremen Fire Insurance Company.
Hanover Fire Insurance Company.
Hartford Fire Insurance Company.
Home Insurance Company.
Home Mutual Fire Protection Association.
Imperial Insurance Company.
Insurance Company of North America.
Lancashire Insurance Company.
Lion Fire Insurance Company.
Liverpool and London and Globe Insurance Company.
London Assurance Company.
London and Lancashire Fire Insurance Company.
Magdeburg Fire Insurance Company.
Manchester Fire Assurance Company.
Manhattan Fire (formerly Mutual Fire) Insurance Company.
Merchants and Manufacturers Insurance Company.
National Fire Insurance Company.
New Berne Mutual Fire Insurance Company.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
North Carolina Home Insurance Company.
Northern Assurance Company.
Norwich Union Fire Insurance Society.
Norwood Insurance Company.
Orient Insurance Company.

Pacific Fire Insurance Company.
Palatine Insurance Company.
Pamlico Insurance and Banking Company.
Pennsylvania Fire Insurance Company.
Phoenix Insurance Company of Brooklyn.
Phoenix Insurance Company of Hartford.
Phoenix Assurance Company of London.
Piedmont Fire Insurance Company.
Queen Insurance Company.
Royal Insurance Company.
Saint Paul Fire and Marine Insurance Company.
Scottish-Union and National Insurance Company.
Southern Stock Mutual Insurance Company.
Southern Insurance Company.
Springfield Fire and Marine Insurance Company.
Sun Insurance Office.
Sun Mutual Insurance Company.
Teutonia Insurance Company.
United States Fire Insurance Company.
Union Assurance Society.
Virginia Fire and Marine Insurance Company.
Virginia State Insurance Company.
Westchester Fire Insurance Company.
Western Assurance Company of Canada.
Williamsburg City Fire Insurance Company.

MISCELLANEOUS.

American Bonding and Trust Company.
American Surety Company.
Atlanta Accident Association.
City Trust, Safe Deposit and Surety Company.
Fidelity and Casualty Company.
Fidelity and Deposit Company.
Guarantors Finance Company of Philadelphia.
Hartford Steam Boiler Inspection and Insurance Company.
National Surety Company.
Preferred Accident Insurance Company.
Standard Life and Accident Insurance Company.
United States Fidelity and Guaranty Company.
United States Casualty Company.
Union Casualty and Surety Company.

LIFE COMPANIES.

ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.

M. G. BULKLEY, *President.* J. C. WEBSTER, *Vice-President.*
J. L. ENGLISH, *Secretary.*
J. D. BOUSHALL, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 511,681 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	24,542,856 65
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	13,952,816 77
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	1,730,955 70
Interest due and accrued on stocks and other securities...	977,179 71
Cash in Company's principal office and belonging to the Company, deposited in bank.....	4,849,340 15
Agents' debit balance.....	35,732 09
Premiums unpaid	393,684 68
Bills receivable	18,092 59
All other assets, detailed in statement.....	596,167 70
Total assets	\$ 47,608,507 04
Less assets not admitted.....	12,485 77

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 226,555 00
Reserve, as required by law.....	39,537,089 00
All other claims.....	944,503 57
Total liabilities	\$ 40,708,147 57
Capital stock paid up.....	\$ 1,750,000 00
Total income.....	8,497,551 89
Total expenditures	6,630,108 94

NORTH CAROLINA BUSINESS IN 1897.

	Life.	Accident.
Risks written.....	\$ 373,536 00	\$ 372,200 00
Premiums received..	69,446 65	1,165 00
Losses paid on risks taken.....	83,005 00	3,186 96
Losses incurred.....	77,767 00	3,204 81

AMERICAN UNION LIFE INSURANCE COMPANY.

M. M. BELDING, *Pres't.* C. S. WHITNEY, E. S. SAVAGE, *Vice-Pres'ts.*JOHN NAPIER, *Secretary.*J. H. SOUTHGATE, *General Agent,* Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$	00 00
Loans and bond mortgage (duly recorded and being first liens on the fee-simple).....		12,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		304,053 96
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities...		4,300 80
Cash in Company's principal office and belonging to the Company, deposited in bank		61,659 97
Agents' debit balances.....		70,351 51
Premiums unpaid		71,905 07
Bills receivable.		2,903 30
All other assets, detailed in statement.....		14,117 68
Total assets.....	\$	541,292 29
Less assets not admitted.....		50,988 63

LIABILITIES.

Losses unpaid, including those resisted.....	\$	30,200 00
Reserve, as required by law.....		151,351 00
All other claims.....		24,157 28
Total liabilities	\$	205,708 28
Capital stock paid up.....	\$	500,000 00
Total income.....		226,235 93
Total expenditures.....		233,928 60

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	64,000 00
Premiums received.....		3,611 53
Losses paid on risks taken.....		1,000 00
Losses incurred		1,000 00

BANKERS GUARANTEE FUND LIFE ASSOCIATION (CO-OPERATIVE), OF GEORGIA.

W. A. HEMPHILL, *President.* GEO. R. DE SAUSSURS, *Vice-President.*
F. R. BUNKER, *Secretary.*
W. H. WILLIAMS, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, unencumbered.....	\$ 00 00
Loans on bond and mortgage (duly recorded first liens on the fee-simple).....	00 00
Account of stocks and bonds absolutely owned by the Company.....	17,115 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	00 00
Interest due and accrued on stocks and other securities....	00 00
Cash in Company's principal office and belonging to the Company, in Bank.....	12,694 87
Agents' debit balances.....	5,813 50
Premiums or assessments unpaid.....	11,041 14
Guarantee notes.....	31,802 71
All other assets, detailed in statement.....	753 28
Total assets.....	\$ 79,220 50
Less assets not admitted.....	753 28

LIABILITIES.

Losses approved not yet due.....	\$ 4,000 00
Losses reported not adjusted.....	00 00
Losses resisted.....	00 00
All other liabilities.....	00 00
Total liabilities.....	\$ 4,000 00

Total income.....	\$ 73,245 57
Total expenditures.....	59,479 10

NORTH CAROLINA BUSINESS IN 1897.

Amount of policies or certificates issued.....	\$ 220,000 00
Amount of premiums, assessments, annual or other payments received.....	2,833 40
Amount of losses paid.....	00 00
Amount of losses incurred.....	00 00

BOSTON MUTUAL LIFE ASSOCIATION
(CO-OPERATIVE),
OF BOSTON, MASS.

JNO. W. WHEELER, *President.* SAMUEL G. LYMAN, *Vice-President.*

EDWARD A. LYMAN, *Secretary.*

A. E. S. LINDSAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, unencumbered	\$ 00 00
Loans on bond and mortgage (duly recorded first liens on the fee-simple).	00 00
Account of stocks and bonds absolutely owned by the Company	40,990 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities...	1,919 99
Cash in Company's principal office and belonging to the Company, in bank.....	20,222 31
Agents' debit balances	00 00
Premiums or assessments unpaid	3,989 59
Premium or assessment loans and notes.....	00 00
All other assets, detailed in statement	1,000 00
Total assets.....	\$ 63,121 89
Less items not admitted	00 00

LIABILITIES.

Losses approved not yet due	\$ 2,000 00
Losses reported not adjusted.....	8,500 00
Losses resisted.....	7,500 00
All other liabilities	219 69
Total liabilities	\$ 18,219 69

Total income	\$ 55,483 13
Total expenditures.....	40,215 05

NORTH CAROLINA BUSINESS IN 1897.

Amount of Policies or Certificates written.....	\$ 11,000 00
Amount of Premiums, assessments, annual or other payments received.....	120 58
Amount of losses paid.....	00 00
Losses incurred	00 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

JACOB L. GREENE, *President.* JNO. M. TAYLOR, *Vice-President.*
 EDWARD M. BUNCE, *Secretary.*
 S. D. WAIT, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 9,840,914 84
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	33,045,673 68
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	17,169,948 68
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	2,300 00
Interest due and accrued on stocks and other securities	1,045,612 20
Cash in Company's principal office and belonging to the Company, deposited in bank	1,135,965 53
Agents' debit balances	
Premiums unpaid	362,728 13
Bills receivable	4,619 17
All other assets, detailed in statement	983,315 72
Total assets	\$ 63,591,077 95
Less assets not admitted	4,619 17

LIABILITIES.

Losses unpaid, including those resisted	\$ 340,973 50
Reserve, as required by law	54,924,070 00
All other claims	265,692 99
Total liabilities	\$ 55,530,736 49
Capital stock paid up	\$
Total income	7,961,744 33
Total expenditures	7,534,865 56

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 33,939 00
Premiums received	26,671 33
Losses paid on risks taken	25,589 00
Losses incurred	25,589 00

EQUITABLE LIFE ASSURANCE SOCIETY.

HENRY B. HYDE, *President*. JAMES W. ALEXANDER, *Vice-President*.WM. ALEXANDER, *Secretary*.JAMES SOUTHGATE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 40,413,270 41
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	36,175,726 10
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	125,731,378 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	12,051,800 00
Interest due and accrued on stocks and other securities...	588,746 05
Cash in Company's principal office and belonging to the Company, deposited in bank.....	16,267,823 83
Agents' debit balances.....	459,058 67
Premiums unpaid.....	4,681,942 00
Bills receivable.....	
All other assets, detailed in statement	506,562 98
Total assets.....	\$236,876,308 04
Less assets not admitted.....	965,621 65

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 1,909,964 20
Reserve, as required by law.....	184,191,538 00
All other claims.....	231,631 00
Total liabilities.....	\$186,333,133 20
Capital stock paid up.....	\$ 100,000 00
Total income.....	48,572,269 53
Total expenditures.....	33,143,277 61

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 2,281,827 00
Premiums received	213,109 73
Losses paid on risks taken	90,085 00
Losses incurred	95,085 00

FIDELITY MUTUAL LIFE ASSOCIATION
(CO-OPERATIVE),
OF PENNSYLVANIA.

L. G. FOUSE, *President*. ALEXANDER MCKNIGHT, *Vice-President*.
W. S. CAMPBELL, *Secretary*.
W. B. FARWELL and R. L. BURKHEAD, *General Agents*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, unencumbered.....	\$ 1,157,766 64
Loans on bond and mortgage (duly recorded first liens on the fee-simple).....	285,335 46
Account of stocks and bonds absolutely owned by the Company.....	100,638 00
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company,.....	173,794 72
Interest due and accrued on stocks and other securities...	13,005 53
Cash in Company's principal office and belonging to the Company, in bank.....	52,896 88
Agents' debit balances.....	199,407 35
Premiums or assessments unpaid.....	00 00
Premium or assessment loans and notes.....	00 00
All other assets, detailed in statement.....	42,833 44
Total assets.....	\$ 2,025,678 02
Less items not admitted.....	156,979 26

LIABILITIES.

Losses approved not yet due.....	\$ 6,000 00
Losses reported not adjusted.....	130,000 00
Losses resisted.....	42,000 00
All other liabilities.....	510,848 19
Total liabilities.....	\$ 688,848 19
Total income.....	\$ 1,856,301 30
Total expenditures.....	1,498,578 75

NORTH CAROLINA BUSINESS IN 1897.

Amount of policies or certificates issued.....	\$ 521,617 60
Amount of premiums, assessments, annual or other payments received.....	33,053 33
Amount of losses paid.....	15,500 00
Amount of losses incurred.....	25,000 00

HOME LIFE INSURANCE COMPANY OF N. Y.

GEORGE E. IDE, *President.*WM. M. ST. JOHN, *Vice-President.*ELLIS W. GLADWIN, *Secretary.*J. O. GUTHRIE, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of unencumbrances thereon) . . . \$	1,698,954 31
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	3,048,247 52
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,690,511 83
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	471,214 23
Interest due and accrued on stocks and other securities . . .	111,948 36
Cash in Company's principal office and belonging to the Company, deposited in bank	281,661 76
Agents' debit balances	83,440 84
Premiums unpaid	173,507 00
Premium notes	482,171 85
All other assets, detailed in statement	00 00
Total assets	\$ 10,041,657 70
Less assets not admitted	83,440 80

LIABILITIES.

Losses unpaid, including those resisted	\$ 128,668 00
Reserve, as required by law	8,704,481 00
All other claims	16,663 37
Total liabilities	\$ 8,849,812 37
Capital stock paid up	\$ 125,000 00
Total income	2 107,298 76
Total expenditures	1,557,934 11

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 159,000 00
Premiums received	7,565 63
Losses paid on risks taken	1,000 00
Losses incurred	1,000 00

LIFE INSURANCE COMPANY OF VIRGINIA.

G. A. WALKER, *President*.JOHN G. WALKER, *Vice-President*.JAMES W. PEGRAM, *Secretary*.F. H. CAMERON, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	38,400	23
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		516,441	53
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		30,375	87
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		114,034	60
Interest due on stocks and other securities		23,842	27
Cash in Company's principal office and belonging to the Company, deposited in bank		82,487	70
Agents' debit balances		314	77
Premiums unpaid		132,533	48
Bills receivable			
All other assets, detailed in statement		14,000	00
Total assets	\$	952,430	45
Less assets not admitted		14,000	00

LIABILITIES.

Losses unpaid, including those resisted	\$	10,386	00
Reserve, as required by law		775,466	00
All other claims		1,745	80
Total liabilities	\$	787,597	80
Capital stock paid up	\$	100,000	00
Total income		785,834	67
Total expenditures		866,733	25

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	1,727,877	00
Premiums received		83,654	00
Losses paid on risks taken		29,074	02
Losses incurred		35,674	02

MANHATTAN LIFE INSURANCE COMPANY.

H. B. STOKES, *Pres't.* J. L. HALSEY, H. Y. WEMPLE, *Vice-Pres't.*W. C. FRAZEE, *Secretary.*JOHN W. THOMPSON, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 3,951,165 99
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).	4,827,301 07
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,821,543 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.	1,156,311 60
Interest due and accrued on stocks and other securities.	132,741 03
Cash in Company's principal office and belonging to the Company, deposited in bank	335,580 33
Agents' debit balances.	66,822 46
Premiums unpaid	195,087 62
Premium notes.	496,851 23
All other assets, detailed in statement.	160,536 44
Total assets.	<u>\$ 15,143,941 27</u>
Less assets not admitted.	<u>227,358 90</u>

LIABILITIES.

Losses unpaid, including those resisted.	\$ 223,655 73
Reserve, as required by law, ...	13,420,735 00
All other claims	47,006 20
Total liabilities.	<u>\$ 13,691,396 93</u>
Capital stock paid up.	100,000 00
Total income.	2,643,013 36
Total expenditures	2,195,795 09

NORTH CAROLINA BUSINESS IN 1897.

Risks written.	\$ 58,420 00
Premiums received	7,259 61
Losses paid on risks taken.	230 00
Losses incurred.	230 00

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MARYLAND LIFE INSURANCE COMPANY.

WM. H. BLACKFORD, *President*. HENRY R. CRANE, *Secretary*.
R. T. GRAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 219,647 21
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	291,076 26
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,163,957 36
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	62,393 38
Interest due and accrued on stocks and other securities...	12,219 29
Cash in Company's principal office and belonging to the Company, deposited in bank.....	66,400 51
Agents' debit balance.....	6,888 42
Premiums unpaid	25,246 27
Bills receivable	00 00
All other assets, detailed in statement.....	25,549 32
Total assets	\$ 1,873,373 02
Less assets not admitted.....	10,535 63

LIABILITIES.

Losses unpaid, including those resisted	\$ 14,773 24
Reserve, as required by law.....	1,479,398 00
All other claims.....	6,483 12
Total liabilities	\$ 1,500,654 36
Capital stock paid up.....	\$ 100,000 00
Total income.	283,251 76
Total expenditures	205,369 26

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 70,500 00
Premiums received.	8,005 57
Losses paid on risks taken.....	1,000 00
Losses incurred.....	1,000 00

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

JOHN A. HALL, *President.*HENRY S. LEE, *Vice-President.*H. M. PHILLIPS, *Secretary.*R. W. ROGERS, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 576,636 76
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	7,325,862 22
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	7,738,134 25
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	2,092,488 30
Interest due and accrued on stocks and other securities	267,461 86
Cash in Company's principal office and belonging to the Company, deposited in bank	1,080,287 88
Agents' debit balances	00 00
Premiums unpaid	545,014 87
Premium notes	716,730 87
All other assets, detailed in statement	00 00
Total assets	\$ 20,342,647 01
Less assets not admitted	00 00

LIABILITIES.

Losses unpaid, including those resisted	\$ 90,644 95
Reserve, as required by law	18,271,759 00
All other claims	221,950 14
Total liabilities	\$ 18,584,354 09
Capital stock paid up	\$
Total income	4,659,259 10
Total expenditures	3,063,785 96

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 29,000 00
Premiums received	8,770 66
Losses paid on risks taken	10,000 00
Losses incurred	10,000 00

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

O. R. LOOKER, *President.* C. A. KENT, *Vice-President.*

JAMES H. CUMMINS, *Secretary.*

JOHN W. HINSDALE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 551,664 40
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	4,092,082 90
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	00 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.	491,145 58
Interest due and accrued on stocks and other securities...	134,517 10
Cash in Company's principal office and belonging to the Company, deposited in bank.....	188,105 14
Agents' debit balances.....	6,400 52
Premiums or assessments unpaid	80,269 39
Premium or assessment, loans and notes.....	96,107 64
All other assets, detailed in statement	8,953 45
Total assets.....	\$ 5,649,246 12
Less assets not admitted	12,871 60

LIABILITIES.

Net policy claims	\$ 8,604 00
Reserve, as required by law.....	5,197,963 21
All other claims.....	18,817 42
Total liabilities.....	\$ 5,225,384 63
Capital stock paid up.....	\$ 250,000 00
Total income during the year	1,314,687 12
Total expenditures.....	1,051,208 98

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 72,904 79
Premiums received	5,210 70
Losses paid on risks taken.....	00 00
Losses incurred	00 00

MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK.

RICHARD A. MCCURDY, *Pres't.* ROBT. A. GRANNISS, *Vice-Pres't.*
WM. J. EASTON, *Secretary.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 21,618,454 88
Loans and bond mortgage (duly recorded and being first liens on the fee-simple)	69,423,937 31
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	132,017,341 45
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	12,880,308 00
Interest due and accrued on stocks and other securities	2,165,317 09
Cash in Company's principal office and belonging to the Company, deposited in bank	11,705,195 82
Agents' debit balances	195,846 55
Premiums unpaid	4,004,321 10
Bills receivable	
All other assets, detailed in statement	280,000 00
Total assets	\$ 254,290,722 20
Less assets not admitted	475,846 55

LIABILITIES.

Losses unpaid, including those resisted	\$ 1,123,913 83
Reserve, as required by law	216,458,876 00
All other claims	723,891 23
Total liabilities	\$ 218,306,681 06

Capital stock paid up	
Total income	\$ 54,162,608 23
Total expenditures	30,124,060 99

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 899,100 00
Premiums received	227,123 83
Losses paid on risks taken	75,282 40
Losses incurred	75,932 40

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

AMZI DODD, *President.*JAMES B. PEARSON, BLOOMFIELD J. MILLER, *Vice-Presidents.*EDWARD L. DOBBINS, *Secretary.*J. C. DREWRY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 2,654,947 79
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	33,196,712 05
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	12,726,977 16
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	6,972,372 37
Interest due and accrued on stocks and other securities...	1,200,970 93
Cash in Company's principal office and belonging to the Company, deposited in bank.....	831,139 45
Agents' debit balances.....	16,555 93
Premiums unpaid	782,037 71
Premium notes.	4,546,901 76
All other assets, detailed in statement.....	
Total assets	\$ 62,928,625 15
Less assets not admitted	34,842 85

LIABILITIES.

Losses unpaid, including those resisted	\$ 392,276 70
Reserve, as required by law.....	58,049,023 00
All other claims.	427,065 43
Total liabilities.....	\$ 58,868,365 13
Capital stock paid up	\$
Total income.....	11,834,119 12
Total expenditures.....	9,123,499 02

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,202,476 00
Premiums received.	149,366 90
Losses paid on risks taken.....	38,232 00
Losses incurred	45,232 00

MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY.

CHAS. D. JACOB, *President.*GEO. W. MORRIS, *Vice-President.*WM. W. MORRIS, *Secretary.*J. S. REDD, *General Agent*, Reidsville, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 107,129 05
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	1,691,257 64
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	302,910 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	346,223 31
Interest due and accrued on stocks and other securities	139,772 43
Cash in Company's principal office and belonging to the Company deposited in bank	108,165 23
Agents' debit balances	15,477 74
Premiums unpaid	39,554 65
Bills receivable	00 00
All other assets, detailed in statement	60,123 24
Total assets	\$ 2,810,713 29
Less assets not admitted	16,533 50

LIABILITIES.

Losses unpaid, including those resisted	\$ 00 00
Reserve as required by law	2,503,063 00
All other claims	50,521 86
Total liabilities	\$ 2,553,584 86
Capital stock paid up	\$ 100,000 00
Total income	566,482 35
Total expenditures	482,936 16

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 30,340 00
Premiums received	5,926 14
Losses paid on risks taken	1,000 00
Losses incurred	1,000 00

MUTUAL RESERVE FUND LIFE ASSOCIATION
(CO-OPERATIVE),
OF NEW YORK.

FREDERICK A. BURNHOUR, *Pres't.* THOMAS L. JAMES, *Vice-Pres't.*
CHARLES W. CAMP, *Secretary.*
W. M. STEVENSON, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, unencumbered	\$ 544,159 60
Loans on bond and mortgage (duly recorded first liens on the fee-simple)	1,724,800 00
Account of stocks and bonds absolutely owned by the Company	360,675 09
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company	
Interest due and accrued on stocks and other securities...	33,314 65
Cash in Company's principal office and belonging to the Company, in Bank	886,147 17
Cash in hands of Agents and in transitu	466,524 09
Premiums or assessments unpaid	846,352 29
Premium or assessment loans and notes	
All other assets, detailed in statement	546,157 88
Total	\$ 5,408,130 77
Less items not admitted	272,730 78
Total assets	

LIABILITIES.

Losses approved not yet due	\$ 511,642 00
Losses reported not adjusted	572,847 61
Losses resisted	184,500 00
All other liabilities	381,437 27
Total liabilities	\$ 1,650,426 88
Total income	\$ 6,081,309 87
Total expenditures	5,963,082 87

NORTH CAROLINA BUSINESS IN 1897.

Amount of policies or certificates issued	\$ 314,250 00
Amount of premiums, assessments, annual or other payments received	31,215 56
Amount of losses paid	41,500 00
Amount of losses incurred	30,400 00

NATIONAL LIFE ASSOCIATION (CO-OPERATIVE).

STEPHEN BAIL, *President.* LESTER L. ENSWORTH, *Vice-President.*
 FREDERICK H. CALKINS, *Secretary.*
 JOHN M. LINDSAY, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (unencumbered).....	\$	3,310 83
Value of real estate and ground rents owned by the Company (encumbered).....		222,400 00
Loans on bond and mortgage (duly recorded first liens on the fee-simple).....		66,299 67
Account of stocks and bonds absolutely owned by the Company.....		76,412 13
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company.....		5,435 94
Interest due and accrued on stocks and other securities...		4,423 84
Cash in Company's principal office and belonging to the Company, in bank.....		12,616 07
Agents' debit balances.....		20,462 67
Premiums or assessments unpaid.....		13,972 33
Premium or assessment loans and notes.....		5,051 22
All other assets, detailed in statement.....		14,028 28
Total.....	\$	444,412 98
Less items not admitted.....		113,722 13

LIABILITIES.

Losses approved not yet due.....	\$	76,488 00
Losses reported not adjusted.....		83,257 00
Losses resisted.....		20,070 60
All other liabilities.....		29,220 14
Total liabilities.....	\$	209,035 14
Total income.....		855,723 13
Total expenditures.....		855,276 04

NORTH CAROLINA BUSINESS IN 1897.

Amount of policies or certificates issued.....	\$	268,500 00
Amount of premiums, assessments, annual or other payments received.....		18,890 60
Amount of losses paid.....		13,570 68
Amount of losses incurred.....		18,176 68

NEW YORK LIFE INSURANCE COMPANY.

JOHN A. MCCALL, *President.* HENRY TUCK, *Vice-President.*CHARLES C. WHITNEY, *Secretary.*JOHN D. CHURCH, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 16,991,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	41,082,422 04
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	113,239,751 55
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	12,407,463 06
Interest due and accrued on stocks and other securities...	1,486,648 18
Cash in Company's principal office and belonging to the Company, deposited in bank.....	10,243,983 79
Agents' debit balances	716,394 52
Premiums unpaid	4,053,770 90
Premium notes.	1,189,401 37
All other assets, detailed in statement.....	00 00
Total assets.	\$201,410,835 41
Less assets not admitted.....	716,394 52

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 1,807,858 36
Reserve, as required by law	164,956,079 00
All other claims.....	16,754,398 13
Total liabilities.....	\$183,518,335 49
Capital stock paid up.....	\$.....
Total income.....	41,793,084 70
Total expenditures	27,810,946 78

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 960,070 00
Premiums received.....	189,937 36
Losses paid on risks taken.....	102,036 15
Losses incurred.....	95,859 65

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

H. L. PALMER, *President.* WILLARD MERRILL, *Vice-President.*

J. H. SKINNER, *Secretary.*

J. H. BOATWRIGHT, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 2,989,861 79
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	66,785,998 21
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	20,441,305 68
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	5,165,850 00
Interest due and accrued on stocks and other securities....	1,804,196 04
Cash in Company's principal office and belonging to the Company, deposited in bank.....	4,130,041 92
Agents' debit balances.....	9,714 35
Premiums or assessments unpaid.....	1,727,730 74
Premium or assessment loans and notes.....	352,435 18
All other assets, detailed in statement.....	00 00
Total assets.....	\$ 103,407,133 91
Deduct assets not admitted	9,714 35

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 360,672 01
Reserve, as required by law,.....	80,193,763 00
All other claims.....	352,545 71
Total liabilities.....	\$ 80,906,980 72
Capital stock paid up.....	00 00
Total income.....	20,062,499 90
Total expenditures	10,219,537 26

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 400,777 00
Premiums received.....	79,038 22
Losses paid on risks taken.....	9,100 00
Losses incurred.....	8,024 01

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY.

GEORGE A. MOORE, *Pres't.*GEORGE W. BEAVER, *Vice-Pres't.*J. N. PATTON, *Secretary.*A. E. S. LINDSAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 1,150,460 09
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	660,017 16
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	745,653 10
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	235,469 10
Interest due and accrued on stocks and other securities	48,950 62
Cash in Company's principal office and belonging to the Company, deposited in bank	180,285 40
Agents' debit balances	15,915 06
Premiums unpaid	99,620 76
Bills receivable.	1,625 59
All other assets, detailed in statement	125,033 88
Total assets	\$ 3,263,035 76
Less assets not admitted	20,631 15

LIABILITIES.

Losses unpaid, including those resisted	\$ 26,856 00
Reserve, as required by law	2,830,004 00
All other claims	117,221 95
Total liabilities	\$ 2,974,081 95
Capital stock paid up	200,000 00
Total income	\$ 1,103,011 54
Total expenditures	1,056,124 90

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 7,500 00
Premiums received	545 20
Losses paid on risks taken	99 81
Losses incurred	99 81

PENN MUTUAL LIFE INSURANCE COMPANY.

HARRY F. WEST, *President.*GEO. K. JOHNSON, *Vice-President.*HENRY C. BROWN, *Secretary.*R. B. RANEY, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$ 2,215,921 36
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	12,971,264 40
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company.....	9,598,047 46
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	4,938,168 87
Interest due and accrued on stocks and other securities...	328,785 61
Cash in Company's principal office and belonging to the Company, deposited in bank.....	282,640 05
Agents' debit balances.....	3,805 94
Premiums unpaid.....	699,966 92
Bills receivable.....	124,821 03
All other assets, detailed in statement.....	1,055,789 11
Total assets.....	\$ 32,219,210 75
Less assets not admitted.....	10,000 00

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 109,637 68
Reserve, as required by law.....	27,826,743 00
All other claims.....	230,359 47
Total liabilities.....	\$ 28,166,740 15

Capital stock paid up.....	
Total income.....	\$ 7,646,663 46
Total expenditures.....	4,913,597 50

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 643,150 00
Premiums received.....	77,174 58
Losses paid on risks taken.....	23,333 00
Losses incurred.....	24,333 00

PHOENIX MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

JONATHAN B. BUNCE, *President*. JOHN M. HALCOMBE, *Vice-President*.

CHARLES H. LAWRENCE, *Secretary*.

T. T. HAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 1,151,828 59
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	5,463,730 12
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,925,672 16
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	331,719 00
Interest due and accrued on stocks and other securities	147,181 41
Cash in Company's principal office and belonging to the Company, deposited in bank	459,683 19
Agents' debit balances	00 00
Premiums unpaid	173,272 18
Bills receivable	00 00
All other assets, detailed in statement	402,040 38
Total assets	<u>\$ 11,055,127 03</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 30,166 00
Reserve, as required by law	10,183,846 00
All other claims	216,786 00
Total liabilities	<u>\$ 10,430,798 00</u>

Total income	2,182,994 55
Total expenditures	1,785,640 01

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 418,886 00
Premiums received	38,030 88
Losses paid on risks taken	7,067 00
Losses incurred	7,067 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

E. W. SCOTT, *President.*C. E. TILLINGHAST, *Vice-President.*WILLIAM E. STEVENS, *Secretary.*J. S. JONES, *General Agent*, Greensboro.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 332,540 08
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	213,750 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	856,310 58
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	210,998 18
Interest due and accrued on stocks and other securities. . .	19,935 20
Cash in Company's principal office and belonging to the Company, deposited in bank	307,704 29
Agents' debit balances	37,139 38
Premiums unpaid	328,597 00
Bills receivable	885 01
All other assets, detailed in statement	95,679 55
Total assets	\$ 2,403,539 27
Less assets not admitted	108,817 54

LIABILITIES.

Losses unpaid, including those resisted	\$ 254,520 00
Reserve, as required by law	1,639,941 00
All other claims	8,361 13
Total liabilities	\$ 1,902,822 13
Capital stock paid up	\$ 100,000 00
Total income	2,523,183 34
Total expenditures	2,380,842 95

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 444,334 00
Premiums received	59,209 23
Losses paid on risks taken	23,014 00
Losses incurred	22,014 00

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

JOHN F. DRYDEN, *President.* LESLIE D. WARD, *Vice-President.*

FORREST F. DRYDEN, *Secretary.*

C. M. HAWKINS, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 3,014,644 97
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	9,614,109 56
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	9,170,057 70
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	335,012 55
Interest due and accrued on stocks and other securities...	281,734 86
Cash in Company's principal office and belonging to the Company, deposited in bank.....	1,032,625 60
Agents' debit balances.....	00 00
Premiums unpaid	495,783 90
Bills receivable.	00 00
All other assets, detailed in statement	91,070 18
Total assets.....	\$ 24,035,039 32
Less assets not admitted.....	50,469 60

LIABILITIES.

Losses unpaid, including those resisted	\$ 38,923 39
Reserve, as required by law.....	18,656,673 00
All other claims.	48,854 97
Total liabilities.....	\$ 18,744,451 36
Capital stock paid up.....	\$ 2,000,000 00
Total income.	15,580,764 65
Total expenditures.....	11,456,780 75

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 128,516 00
Premiums received	2,801 45
Losses paid on risks taken.....	00 00
Losses incurred	00 00

SECURITY TRUST AND LIFE INSURANCE COMPANY.

ROBERT E. PATTERSON, *President*. ROBERT E. FEILD, *Vice-President*.

CLARENCE E. COOK, *Secretary*.

R. S. WALKER, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon)	\$
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	102,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	118,275 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	68,745 00
Interest due and accrued on stocks and other securities...	4,725 56
Cash in Company's principal office and belonging to the Company, deposited in bank.....	48,204 38
Agents' debit balances.....	.....
Premiums unpaid	97,585 00
Bills receivable. ....	.....
All other assets, detailed in statement.....	21,209 57
Total assets.....	\$ 460,744 51
Less assets not admitted.....	.....

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 30,000 00
Reserve, as required by law.....	176,330 00
All other claims.....	.....
Total liabilities.....	\$ 206,330 00
Capital stock paid up.....	\$ 350,000 00
Total income	365,453 30
Total expenditures.....	325 785 44

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 276,565 00
Premiums received.....	8,260 55
Losses paid on risks taken	6,000 00
Losses incurred.....	1,000 00

STATE MUTUAL LIFE ASSURANCE COMPANY.

A. G. BULLOCK, *President*. THOMAS H. GAGE, *Vice-President*.H. M. WETTER, *Secretary*.W. H. MCCABE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 1,565,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	2,424,837 07
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	7,730,144 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	722,221 00
Interest due and accrued on stocks and other securities...	157,692 65
Cash in Company's principal office and belonging to the Company, deposited in bank.....	298,855 67
Agents' debit balances .....	.....
Premiums unpaid	368,157 78
Bills receivable.....	.....
All other assets, detailed in statement.....	499,331 70
Total assets.....	\$ 13,766,239 87
Less assets not admitted.....	.....

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 71,365 00
Reserve, as required by law.....	12,085,532 00
All other claims.....	.....
Total liabilities	\$ 12,156,897 00
Capital stock paid up.....	\$
Total income.....	3,220,321 02
Total expenditures	2,098,239 10

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 177,200 00
Premiums received.....	14,949 58
Losses paid on risks taken.....	2,697 13
Losses incurred.....	3,697 13

SUN LIFE ASSURANCE COMPANY OF CANADA.

ROBERTSON MACAULEY, *President*. A. W. OGILVIE, *Vice-President*.THOS. BASSETT MACAULEY, *Secretary*.J. R. JOHNSTON, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$ 583,059 04
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	3,917,513 24
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,643,834 19
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	488,617 66
Interest due and accrued on stocks and other securities...	187,297 55
Cash in Company's principal office and belonging to the Company, deposited in bank	54,507 73
Agents' debit balances.....	1,221 41
Premiums unpaid	377,076 85
Bills receivable.....	00 00
All other assets, detailed in statement	69,244 78
Total assets	\$ 7,322,372 45
Less assets not admitted.....	1,221 41

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 108,129 36
Reserve, as required by law.....	6,856,752 98
All other claims.....	44,489 37
Total liabilities.....	\$ 7,009,371 71

Capital stock paid up.....	\$ 105,000 00
Total income	2,209,159 35
Total expenditures.....	1,390,109 47

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 586,051 70
Premiums received.....	9,306 40
Losses paid on risks taken.....	2,089 67
Losses incurred.....	2,134 50

TRAVELERS LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

JAMES G. BATTERSON, *President.* GEORGE ELLIS, *Secretary.*
J. H. SOUTHGATE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 1,994,465 31
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	5,906,610 72
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	10,804,351 53
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	2,051,981 45
Interest due and accrued on stocks and other securities.	227,730 38
Cash in Company's principal office and belonging to the Company, deposited in bank.	1,355,412 83
Agents' debit balances	00 00
Premiums unpaid	528,438 94
Bills receivable.	00 00
All other assets, detailed in statement.	00 00
Total assets	<u>\$ 22,868,994 16</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 568,861 24
Reserve, as required by law.	18,015,879 22
All other claims	561,618 58
Total liabilities.	<u>\$ 19 146,359 04</u>
Capital stock paid up	\$ 1,000,000 00
Total income.	6,401,745 71
Total expenditures.	4,814,738 89

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 4,445,842 00
Premiums received	30,848 03
Losses paid on risks taken.	25,016 30
Losses incurred	26,766 30

UNION CENTRAL LIFE INSURANCE COMPANY.

JOHN M. PATTISON, *President*.R. A. RUST, *Vice-President*.E. P. MARSHALL, *Secretary*.C. J. HUNTER, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 630,179 98
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	13,455,354 49
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	374,030 75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	1,998,996 39
Interest due and accrued on stocks and other securities	529,531 04
Cash in Company's principal office and belonging to the Company, deposited in bank	296,937 96
Agents' debit balances	105,069 70
Premiums unpaid	233,496 85
Bills receivable	143,882 48
All other assets, detailed in statement	931,650 67
Total assets	\$ 18,705,130 31
Less assets not admitted	379,885 37

LIABILITIES.

Losses unpaid, including those resisted	\$ 77,054 53
Reserve as required by law	15,822,668 00
All other claims	78,103 68
Total liabilities	\$ 15,977,826 21

Capital stock paid up	\$ 100,000 00
Total income	4,697,509 55
Total expenditures	2,621,093 64

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 812,632 00
Premiums received	93,304 39
Losses paid on risks taken	13,450 00
Losses incurred	13,450 00

WASHINGTON LIFE INSURANCE COMPANY, OF NEW YORK.

W. A. BREWER, JR., *Pres't.* E. S. FRENCH, CYRUS MANN, *Vice-Pres'ts.*
GRAHAM H. BREWER, *Secretary.*
J. R. YOUNG, *General Agent*, Henderson, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 2,354,050	22
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	8,645,615	38
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,649,831	58
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	1,084,503	87
Interest due and accrued on stocks and other securities	138,565	22
Cash in Company's principal office and belonging to the Company, deposited in bank	359,222	51
Agents' debit balances	25,189	75
Premiums unpaid	269,320	86
Bills receivable.	00	00
All other assets, detailed in statement	00	00
Total assets	\$ 14,526,299	39
Less assets not admitted	00	00

LIABILITIES.

Losses unpaid, including those resisted	\$ 82,543	94
Reserve, as required by law	13,842,443	00
All other claims	12,383	99
Total liabilities	\$ 13,937,375	93
Capital stock paid up	125,000	00
Total income	\$ 2,714,161	12
Total expenditures	2,168,513	63

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 35,673	00
Premiums received	10,953	70
Losses paid on risks taken	15,067	70
Losses incurred	15,067	70

WASHINGTON LIFE INSURANCE COMPANY OF SOUTH CAROLINA.

E. M. MARTIN, *President.*A. E. GLENN, *Secretary.*W. MCCOY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	5,726	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		1,559	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		00	00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...		1,550	00
Interest due and accrued on stocks and other securities...		140	00
Cash in Company's principal office and belonging to the Company, deposited in bank.		769	03
Agents' debit balances		54	50
Premiums unpaid		00	00
Bills receivable		00	00
All other assets, detailed in statement		00	00
Total assets	\$	9,798	53
Less assets not admitted		54	50
Total admitted assets	\$	9,744	03

LIABILITIES.

Losses unpaid, including those resisted	\$	00	00
Reserve, as required by law		232	75
All other claims		00	00
Total liabilities	\$	232	75
Capital stock paid up	\$	10,000	00
Total income		1,405	84
Total expenditures		1,607	31

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	26,229	00
Premiums received		815	60
Losses paid on risks taken		128	50
Losses incurred		128	50

IMMEDIATE BENEFIT LIFE INSURENCE COMPANY.

M. ROTHSCHILD, *Pres't.* M. H. ISEMAN, S. ROTHSCHILD, *Vice-Pres'ts.*
 EDWARD E. MACKENZIE, *Secretary.*
 S. ROTHSCHILD, *General Agent*, Charlotte. N. C.

ASSETS.

Value of real estate and ground rents owned by the Company	\$	3,800 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		12,420 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities...		00 00
Cash in Company's principal office and belonging to the Company, deposited in bank		2,559 63
Agents' debit balances		366 57
Premiums unpaid		630 28
Bills receivable		00 00
All other assets, detailed in statement		2,960 00
Total assets	\$	22,736 48
Less assets not admitted		2,366 57
Total admitted assets	\$	20,369 91

LIABILITIES.

Losses unpaid, including those resisted	\$	00 00
Reserve, as required by law		7,033 71
All other claims		2,610 22
Total liabilities	\$	9,643 93
Capital stock paid up	\$	13,000 00
Total income		44,646 61
Total expenditures		42,975 98

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	1,289,737 00
Premiums received		13,993 45
Losses paid on risks taken		3,058 33
Losses incurred		3,058 33

CONNECTICUT INDEMNITY ASSOCIATION.

RASTUS S. RANSOM, *President*. LEWIS A. PLATT, *Vice-President*.

JOHN B. DOHERTY, *Secretary*.

E. M. WOMBLE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, unincumbered	\$	7,864 20
Loans on bond and mortgage (duly recorded first liens on the fee-simple).....		65,688 00
Account of stocks and bonds absolutely owned by the Company		31,018 75
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company		26,504 59
Interest due and accrued on stocks and other securities. .		5,733 83
Cash in Company's principal office and belonging to the Company, in bank		14,628 59
Agents' debit balances		65,381 17
Premiums or assessments unpaid.....		29,532 36
Premium or assessment loans and notes.....		00 00
All other assets, detailed in statement		69,518 74
Total.....	\$	315,870 23
Less items not admitted.....		76,936 52

LIABILITIES.

Losses approved not yet due.....	\$	4,621 64
Losses reported not adjusted.....		42,800 00
Losses resisted.		33,200 00
All other liabilities.....		2,000 00
Total liabilities	\$	82,621 64
Total income	\$	269,609 87
Total expenditures		267,140 49

NORTH CAROLINA BUSINESS IN 1897.

Amount of Policies or Certificates issued.....	\$	7,100 00
Amount of premiums, assessments, annual or other payments received.....		16 62
Amount of losses paid		None.
Amount of losses incurred.....		None.

Fire and Marine Companies.

ÆTNA INSURANCE COMPANY (FIRE),
OF HARTFORD, CONN.

WM. B. CLARK, *President.*EGBERT O. WEEKS, *Vice-President.*WM. H. KING, *Secretary.*M. S. WILLARD, *General Agent.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 292,720 35
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	36,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	10,416,129 70
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	3,600 00
Interest due and accrued on stocks and other securities	766 12
Cash in Company's principal office and belonging to the Company, deposited in bank	784,811 36
Agents' debit balances	344,926 51
Premiums or assessments unpaid	421,532 79
All other assets, detailed in statement	00 00
Total assets	\$ 12,300,486 83
Deduct assets not admitted	81,103 90

LIABILITIES.

Losses unpaid, including those resisted	\$ 369,590 17
Reserve as required by law	3,117,167 34
All other claims	298,906 06
Total liabilities	\$ 3,785,663 57
Capital stock paid up	\$ 4,000,000 00
Total income	4,343,619 03
Total expenditures	3,953,604 13

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 2,426,438 00
Premiums received	32,419 01
Losses paid on risks taken	31,020 77
Losses incurred	31,013 77

AMERICAN FIRE INSURANCE COMPANY, OF PHILADELPHIA.

THOMAS H. MONTGOMERY, *Pres't.* CHARLES P. PERAT, *Vice-Pres't.*

RICHARD MARIS, *Secretary.*

W. W. SMITH, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 305,850 40
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	1,178,505 93
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	833,260 71
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	99,300 00
Interest due and accrued on stocks and other securities....	31,572 98
Cash in Company's principal office and belonging to the Company, deposited in bank.....	94,403 06
Agents' debit balances.....	00 00
Premiums unpaid	103,829 92
All other assets, detailed in statement.....	21,320 00
Total assets.....	\$ 2,668,043 00
Deduct assets not admitted	10,845 71

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 120,141 60
Reserve, as required by law.....	927,187 27
All other claims.....	567,566 79
Total liabilities.....	\$ 1,614,895 66
Capital stock paid up	500,000 00
Total income.....	1,430,939 34
Total expenditures	1,314,914 42

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 908,645 00
Premiums received.....	16,112 12
Losses paid on risks taken.....	11,491 10
Losses incurred.....	9,700 49

ATLANTA HOME INSURANCE COMPANY.

ROBT. J. LOWRY, *President*.JOEL HUNT, *Secretary*.JAMES SOUTHGATE, *General Agent*, Durham.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 79,230 32
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	237,993 73
Account of stocks and bonds of the United States, and of this and other States, and also all other stocks and bonds absolutely owned by the Company	224,042 50
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company	61,915 00
Interest due and accrued on stocks and other securities.	18,556 94
Cash in Company's principal office and belonging to the Company, deposited in Bank	6,093 33
Agents' debit balances.	4,807 74
Premiums or assessments unpaid.	22,787 47
All other assets, detailed in statement	4,267 49
Total assets	\$ 759,694 52
Less assets not admitted.	4,267 49

LIABILITIES.

Losses unpaid, including those resisted	\$ 16,251 76
Reserve, as required by law.	92,879 49
All other claims	
Total liabilities.	\$ 109,131 25

Capital stock paid up	\$ 500,000 00
Total income	163,745 63
Total expenditures	163,025 57

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 234,914 00
Premiums received	4,170 70
Losses paid on risks taken	6,282 80
Losses incurred	4,172 15

BRITISH AMERICA ASSURANCE COMPANY.

GEO. A. COX, *President.*J. J. KENNY, *Vice-President.*P. H. SIMS, *Secretary.*W. W. SMITH, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$	00	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		00	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		995,803	00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		0	00 00
Interest due and accrued on stocks and other securities...		14,627	59
Cash in Company's principal office and belonging to the Company, deposited in bank		41,652	69
Agents' debit balances		133,969	72
Premiums unpaid		00	00
All other assets, detailed in statement		12,123	91
Total assets	\$	1,198,176	91

LIABILITIES.

Losses unpaid, including those resisted	\$	118,292	75
Reserve, as required by law.....		594,984	06
All other claims.....		00	00
Total liabilities.....	\$	713,276	81

Total income	1,100,077	84
Total expenditures	1,061,091	66

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	548,684	00
Premiums received		11,773	95
Losses paid on risks taken		4,563	06
Losses incurred		3,060	85

UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANY.

CHAS. H. POST, *Manager*.N. A. MCNEIL, *Assistant Manager*.E. B. DEWEY, *General Agent*, Goldsboro.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		1,963,264 39
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....		00 00
Interest due and accrued on stocks and other securities...		23,734 13
Cash in Company's principal office and belonging to the Company, deposited in bank.....		94,566 98
Agents' debit balances.....		805 43
Premiums unpaid		132,005 11
All other assets, detailed in statement		4,245 22
Total assets.....	\$	2,218,621 26
Less assets not admitted.....		35,838 86

LIABILITIES.

Losses unpaid, including those resisted.....	\$	175,065 00
Reserve, as required by law.....		945,233 04
All other claims.....		29,725 59
Total liabilities	\$	1,150,023 63
Capital stock paid up.....	\$	
Total income.....		1,402,532 77
Total expenditures.....		1,287,401 47

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	540,543 00
Premiums received.....		10,114 07
Losses paid on risks taken.....		4,595 04
Losses incurred		4,775 59

CAROLINA INSURANCE COMPANY.

D. L. GONE, *President.*CLAYTON GILES, *Vice-President.*M. S. WILLARD, *Secretary.*M. S. WILLARD, *General Agent,* Wilmington.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 6,500 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	34,590 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	10,350 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	13,250 00
Interest due and accrued on stocks and other securities...	397 00
Cash in Company's principal office and belonging to the Company, deposited in bank.....	4,065 22
Premiums unpaid	861 40
All other assets, detailed in statement.....	00 00
Total assets.....	<u>\$ 70,013 62</u>

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 00 00
Reserve, as required by law.....	8,793 00
All other claims.....	363 23
Total liabilities.....	<u>\$ 9,156 23</u>

Capital stock paid up.....	\$ 50,000 00
Total income.....	16,658 01
Total expenditures	17,672 11

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 719,890 00
Premiums received.....	13,172 11
Losses paid on risks taken.....	10,737 67
Losses incurred.....	9,437 67

COMMERCIAL UNION ASSURANCE COMPANY
(LIMITED),
OF LONDON.

CHARLES SEWAL, *Manager.*

A. H. WRAY, *Assistant Manager*, Cor. Pine and William Sts., N. Y.

W. W. SMITH, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon)	\$ 888,148 69
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	24,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,833,345 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities...	30,094 50
Cash in Company's principal office and belonging to the Company, deposited in bank	500,564 21
Agents' debit balances	5,104 50
Premiums unpaid	347,157 01
All other assets, detailed in statement	8,805 21
Total assets	\$ 3,637,219 12
Less assets not admitted	8,645 32

LIABILITIES.

Losses unpaid, including those resisted	\$ 199,784 32
Reserve, as required by law	1,829,188 81
All other claims	112,417 43
Total liabilities	\$ 2,141,390 56
Capital stock paid up	\$
Total income	2,439,295 33
Total expenditures	2,272,579 54

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 998,632 00
Premiums received	14,589 44
Losses paid on risks taken	3,721 53
Losses incurred	7,481 63

CONNECTICUT FIRE INSURANCE COMPANY.

J. D. BROWNE, *President*.CHARLES R. BURT, *Secretary*.W. M. ATKINSON, *General Agent*, Wilmington.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 209,325 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	1,090,659 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,965,756 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	2,000 00
Interest due and accrued on stocks and other securities	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank	128,305 73
Agents' debit balances	83,155 70
Premiums or assessments unpaid	78,000 00
Bills receivable	2,125 75
All other assets, detailed in statement	00 00
Total assets	<u>\$ 3,559,327 18</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 140,579 90
Reserve, as required by law	1,434,729 63
All other claims	00 00
Total liabilities	<u>\$ 1,575,309 53</u>
Capital stock paid up	\$ 1,000,000 00
Total income	1,814,791 46
Total expenditures	1,572,832 15

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 226,900 00
Premiums received	3,177 00
Losses paid on risks taken	2,364 80
Losses incurred	1,064 80

CONTINENTAL INSURANCE COMPANY OF NEW YORK.

F. C. MOORE, *President.*HENRY EVANS, *Vice-President.*EDWARD LANNING, *Secretary.*W. W. HARRIS, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 1,111,250 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	85,860 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	6,534,231 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	70,138 66
Cash in Company's principal office and belonging to the Company, deposited in bank	227,272 41
Agents' debit balances	
Premiums unpaid	558,455 61
All other assets, detailed in statement	00 00
Total assets	\$ 8,587,207 68
Less assets not admitted	5,000 00

LIABILITIES.

Losses unpaid, including those resisted	\$ 316,585 74
Reserve as required by law	3,666,749 49
All other claims	480,876 97
Total liabilities	\$ 4,464,212 20
Capital stock paid up	\$ 1,000,000 00
Total income	4,050,111 44
Total expenditures	3,302,622 89

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,389,535 00
Premiums received	23,292 87
Losses paid on risks taken	25,470 37
Losses incurred	20,974 26

DELAWARE INSURANCE COMPANY, OF PHILADELPHIA.

TATTNALL PAULDING, *Pres't.* CHARLES H. YARNALL, *Vice-Pres't.*
HENRY LYLURN, *Secretary.*
E. B. CROW, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 160,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	131,200 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,028,732 55
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	55,000 00
Interest due and accrued on stocks and other securities...	16,133 81
Cash in Company's principal office and belonging to the Company, deposited in bank.....	101,282 58
Agents' debit balances.....	39,035 39
Premiums unpaid	102,375 45
Bills receivable	1,569 27
All other assets, detailed in statement.....	25,769 75
Total assets.....	\$ 1,661,098 80
Less assets not admitted	37,192 79

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 74,255 00
Reserve, as required by law.....	580,280 45
All other claims.....	102,886 80
Total liabilities.....	\$ 707,422 25
Capital stock paid up.....	702,875 00
Total income.....	786,953 93
Total expenditures	730,277 34

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 547,773 00
Premiums received	10,102 00
Losses paid on risks taken.....	7,369 00
Losses incurred.....	7,854 00

EQUITABLE FIRE INSURANCE COMPANY.

JAMES F. REDDING, *President.* Wm. M. BIRD, *Vice-President.*WM. G. MAZYCK, *Secretary.*JAMES SOUTHGATE, *General Agent, Durham, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	32,442 92
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	41,495 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	51,400 00
Interest due and accrued on stocks and other securities...	1,688 16
Cash in Company's principal office and belonging to the Company, deposited in bank	4,108 60
Agents' debit balances	
Premiums unpaid	3,767 42
Bills receivable	
All other assets, detailed in statement	
Total assets	\$ 134,902 10
Less assets not admitted	

LIABILITIES.

Losses unpaid, including those resisted	\$ 4,968 85
Reserve, as required by law	13,291 19
All other claims	1,228 00
Total liabilities	\$ 19,488 04
Capital stock paid up	\$ 117,600 00
Total income	28,859 13
Total expenditures	29,328 18

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 72,531 05
Premiums received	2,908 57
Losses paid on risks taken	369 88
Losses incurred	369 88

FIRE ASSOCIATION OF PHILADELPHIA.

E. C. IRVIN, *President*.T. H. CONDERMAN, *Vice-President*.BENJAMIN T. HERKNESS, *Secretary*.B. G. COWPER, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 276,800 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	2,108,135 51
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company.....	2,646,113 12
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	188,750 00
Interest due and accrued on stocks and other securities...	76,223 84
Cash in Company's principal office and belonging to the Company, deposited in bank.....	316,426 77
Agents' debit balances.....	385,124 77
Premiums unpaid.....	511,304 44
All other assets, detailed in statement.....	3,296 94
Total assets.....	\$ 6,512,175 39
Less assets not admitted.....	81,750 00

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 247,574 27
Reserve as required by law.....	1,990,541 95
All other claims.....	2,076,987 24
Total liabilities.....	\$ 4,315,103 46
Capital stock paid up.....	\$ 500,000 00
Total income.....	2,975,775 41
Total expenditures.....	2,596,331 00

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 747,607 00
Premiums received.....	12,310 46
Losses paid on risks taken.....	10,416 92
Losses incurred.....	11,163 55

FIREMAN'S FUND INSURANCE COMPANY.

DAVID J. STAPLES, *President.* WM. J. DUTTON, *Vice-President.*BERNARD FAYMONVILLE, *Secretary.*W. J. GRISWOLD, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 431,146 10
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	436,484 85
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,913,480 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	160,689 34
Interest due and accrued on stocks and other securities	9,863 20
Cash in Company's principal office and belonging to the Company, deposited in bank	359,835 81
Agents' debit balances	00 00
Premiums unpaid	375,324 68
Premium notes	10,888 54
All other assets, detailed in statement	10,631 22
Total assets	\$ 3,708,343 74
Less assets not admitted	51,946 10

LIABILITIES.

Losses unpaid, including those resisted	\$ 135,344 71
Reserve, as required by law	1,232,756 51
All other claims	58,246 89
Total liabilities	\$ 1,426,348 11
Capital stock paid up	\$ 1,000,000 00
Total income	1,912,129 66
Total expenditures	1,700,552 56

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 729,562 00
Premiums received	11,653 55
Losses paid on risks taken	5,598 55
Losses incurred	5,628 55

GEORGIA HOME INSURANCE COMPANY.

J. RHODES BROWNE, *President.*WM. C. COART, *Secretary.*W. W. SMITH, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 132,100 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	169,295 31
Account of stocks and bonds of the United States, and of this and other States, and also all other stocks and bonds absolutely owned by the Company	606,647 05
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company	74,801 26
Interest due and accrued on stocks and other securities	00 00
Cash in Company's principal office and belonging to the Company, deposited in Bank	48,598 97
Cash in hands of Agents and in transitu	53,806 77
Premiums unpaid	00 00
Premium notes	14,825 58
All other assets, detailed in statement	10,000 00
Total assets	<u>\$ 1,110,074 94</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 38,742 08
Reserve, as required by law	216,488 77
All other claims	199,017 96
Total liabilities	<u>\$ 454,248 81</u>

Capital stock paid up	\$ 300,000 00
Total income	309,277 27
Total expenditures	299,907 08

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,567,347 00
Premiums received	18,467 00
Losses paid on risks taken	10,688 00
Losses incurred	10,139 00

GERMAN-AMERICAN INSURANCE COMPANY.

ERNEST L. ALLEN, *President.* L. F. DAMMERICH, *Vice-President.*WM. M. KREMER, *Secretary.*W. S. PRIMROSE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 15,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	58,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	6,969,602 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities...	10,981 06
Cash in Company's principal office and belonging to the Company, deposited in bank.....	286,133 96
Agents' debit balances.....	00 00
Premiums unpaid	399,021 21
All other assets, detailed in statement.....	00 00
Total assets.....	\$ 7,738,738 23

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 302,614 43
Reserve, as required by law.....	2,601,689 81
All other claims.....	155,435 61
Total liabilities	\$ 3,059,739 85

Capital stock paid up.....	1,000,000 00
Total income.....	\$ 3,024,684 53
Total expenditures.....	2,482,880 39

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,071,103 09
Premiums received.....	15,351 35
Losses paid on risks taken.....	11,777 34
Losses incurred	9,603 34

GLENS FALLS INSURANCE COMPANY.

J. L. CUNNINGHAM, *President*. JEROME LAPHAM, *Vice-President*.R. A. LITTLE, *Secretary*.J. G. YOUNG, *General Agent*, Winston, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 58,750 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	1,144,366 18
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,517,777 87
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	4,000 00
Interest due and accrued on stocks and other securities. .	15,158 55
Cash in Company's principal office and belonging to the Company, deposited in bank.	257,171 49
Agents' debit balances.	00 00
Premiums unpaid	75,622 21
Bills receivable.	1,313 17
All other assets, detailed in statement	00 00
Total.	\$ 3,074,159 47
Less assets not admitted.	20,000 00

LIABILITIES.

Losses unpaid, including those resisted.	\$ 49,805 51
Reserve, as required by law.	917,763 17
All other claims	10,000 00
Total liabilities	\$ 977,568 68
Capital stock paid up.	\$ 200,000 00
Total income	981,608 11
Total expenditures.	774,831 32

NORTH CAROLINA BUSINESS IN 1897.

Risks written.	\$ 66,883 00
Premiums received.	1,112 55
Losses paid on risks taken.	00 00
Losses incurred.	00 00

GLOBE FIRE INSURANCE COMPANY.

E. C. JAMESON, *President.* CLARENCE G. BROWN, *Vice-President.*WILLIAM VALENTINE, *Secretary.*A. W. McALLISTER, *General Agent, Greensboro, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	64,500 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	455,636 25
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	00 00
Interest due and accrued on stocks and other securities...	4,266 54
Cash in Company's principal office and belonging to the Company, deposited in bank.....	43,525 04
Agents' debit balances.....	00 00
Premiums unpaid	116,341 94
All other assets, detailed in statement.....	00 00
Total assets.....	<u>\$ 684,269 77</u>

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 122,501 10
Reserve, as required by law.....	2 2,524 74
All other claims.....	34,057 30
Total liabilities.....	<u>\$ 359,083 14</u>
Capital stock paid up.....	\$ 200,000 00
Total income.....	679,113 88
Total expenditures.....	640,705 68

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 202,428 00
Premiums received.....	2,094 71
Losses paid on risks taken.....	00 00
Losses incurred.....	00 00

THE GREENWICH INSURANCE COMPANY, OF NEW YORK.

MASON A. STONE, *President*. WALTER B. WARD, *Assistant Secretary*.
J. C. DREWRY, *General Agent*, Raleigh.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 128,225 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,043,895 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	5,000 00
Interest due and accrued on stocks and other securities	437 50
Cash in Company's principal office and belonging to the Company, deposited in bank	67,061 74
Agents' debit balances	5,371 18
Premiums or assessments unpaid	118,404 55
Premiums or assessment loans and notes	22,015 54
All other assets, detailed in statement	00 00
Total assets	\$ 1,390,410 51
Deduct assets not admitted	5,000 00

LIABILITIES.

Losses unpaid, including those resisted	\$ 155,640 33
Reserve, as required by law	643,147 91
All other claims	22,268 40
Total liabilities	\$ 821,056 64
 Capital stock paid up	 \$ 200,000 00
Total income	945,473 12
Total expenditures	889,154 01

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 285,099 25
Premiums received	4,195 35
Losses paid on risks taken	4,287 00
Losses incurred	3,396 93

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE CO.

H. MUNCHMEYER, *President p. t.* A. HAMMACHER, *Vice-Pres't p. t.*

S. V. DORRIEN, *Secretary, Managing Director.*

J. H. BOATWRIGHT, *General Agent, Wilmington, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon)	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,395,012	09
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities	19,029	16
Cash in Company's principal office and belonging to the Company, deposited in bank	62,370	01
Agents' debit balances	3,284	09
Premiums or assessments unpaid	113,069	42
All other assets, detailed in statement		00 00
Total assets	\$	1,592,764 77
Less assets not admitted		3,284 09

LIABILITIES.

Losses unpaid, including those resisted	\$	80,660 00
Reserve, as required by law		806,642 70
All other claims		
Total liabilities	\$	887,302 70
Total income	\$	1,151,265 68
Total expenditures		1,067,958 80

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	1,449,854 00
Premiums received		28,461 20
Losses paid on risks taken		13,061 20
Losses incurred		11,611 20

HANOVER FIRE INSURANCE COMPANY.

I. REMSEN LANE, *President.*HOWARD P. GRAY, CHAS. A. SHAW, *Vice-Presidents.*CHAS. L. ROE, *Secretary.*A. W. MOYE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$ 450,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	7,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,168,048 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	5,500 00
Interest due and accrued on stocks and other securities...	18,506 53
Cash in Company's principal office and belonging to the Company, deposited in bank	99,446 72
Agents' debit balances	00 00
Premiums unpaid	203,894 37
All other assets, detailed in statement	00 00
Total assets	<u>\$ 2,952,395 62</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 210,506 08
Reserve, as required by law	1,157,019 26
All other claims	00 00
Total liabilities	<u>\$ 1,367,525 34</u>

Capital stock paid up	\$ 1,000,000 00
Total income	1,604,682 94
Total expenditures	1,383,355 31

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 859,037 00
Premiums received	13,459 58
Losses paid on risks taken	16,518 46
Losses incurred	13,088 29

HARTFORD FIRE INSURANCE COMPANY.

GEORGE L. CHASE, *President*.P. C. ROYCE, *Secretary*.J. W. ATKINSON, *General Agent*, Wilmington.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$	647,000	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		1,554,590	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		6,724,568	75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....		14,800	00
Interest due and accrued on stocks and other securities...		30,029	68
Cash in Company's principal office and belonging to the Company, deposited in bank.....		815,769	49
Agents' debit balances.....		607,871	37
Premiums or assessments unpaid.....		425,000	00
All other assets, detailed in statement		00	00
Total assets.....	\$	10,819,629	29

LIABILITIES.

Losses unpaid, including those resisted.....	\$	510,749	39
Reserve, as required by law.....		4,809,083	79
All other claims.....		00	00
Total liabilities.....	\$	5,319,833	18
Capital stock paid up.....	\$	1,250,000	00
Total income.....		6,139,555	93
Total expenditures.....		5,560,018	02

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	2,638,581	00
Premiums received		47,168	37
Losses paid on risks taken.....		43,093	62
Losses incurred		41,223	44

HOME INSURANCE COMPANY.

DANIEL A. HEALD, *President.*JOHN H. WASHBURN, E. G. SNOW, *Vice-Presidents.*WM. L. BIGELOW, THOMAS B. GREEN, *Secretaries.*B. G. COWPER, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 1,744,014 55
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	325,612 33
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	8,088,362 71
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	136,725 00
Interest due and accrued on stocks and other securities....	58,855 34
Cash in Company's principal office and belonging to the Company, deposited in bank	554,222 51
Agents' debit balances.....	281,152 98
Premiums or assessments unpaid.....	180,777 53
All other assets, detailed in statement.....	2,807 62
Total assets.....	\$ 11,372,530 57
Less assets not admitted	72,552 93

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 420,751 05
Reserve, as required by law,.....	4,155,150 00
All other claims.....	151,808 12
Total liabilities.....	\$ 4,727,709 17
Capital stock paid up.....	\$ 3,000,000 00
Total income.....	5,105,934 15
Total expenditures	4,303,669 56

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 2,736,600 00
Premiums received	33,762 03
Losses paid on risks taken.....	14,051 81
Losses incurred.....	18,438 77

HOME MUTUAL FIRE PROTECTION ASSOCIATION OF NEWBERRY, S. C.

JAMES N. MARTIN, *President.*

THOMAS F. HARMAN, *Secretary.*

J. A. DUNN, *General Agent for North Carolina, Morven, N. C.*

ASSETS.

I hereby certify that it appears from the sworn statement of the Home Mutual Fire Protection Association of Newberry, S. C., made to this Department on the 12th day of February, 1898, that the said Association was organized for the purpose of transacting the business of fire insurance on the "Assessment Plan," and was incorporated under the Laws of the State of South Carolina June 3d, 1896; that all property insured by the Association is pledged to the Association for the payment of its losses; that upon these pledges, and the assessments paid on call, together with the premiums paid when policies are issued, the Association depends for the payment of claims and losses; that its premium receipts during the year 1897 were \$20,000.00; that its losses incurred were \$8,000.00, which amount was paid; and that its total disbursements for the year were \$16,000.00.

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 10,000 00
Premiums received.....	1,000 00
Losses paid.....	00 00
Losses incurred.....	00 00

UNITED STATES BRANCH OF THE IMPERIAL INSURANCE COMPANY (LIMITED).

J. J. COURTNEY, 33 Pine Street, N. Y., *General Attorney*,
W. H. MCCABE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 476,634 70
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,111,807 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	00 00
Interest due and accrued on stocks and other securities...	8,832 97
Cash in Company's principal office and belonging to the Company, deposited in bank.....	138,590 85
Agents' debit balances.....	00 00
Gross premiums unpaid.....	173,090 56
Premium notes.....	954 81
All other assets, detailed in statement.....	255 49
Total assets.....	\$ 1,910,166 88

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 100,313 13
Reserve, as required by law.....	807,906 48
All other claims.....	12,032 81
Total liabilities.....	\$ 920,252 42

Capital stock paid up.....	\$ 1,500,000 00
Total income.....	1,178,721 06
Total expenditures	1,005,420 77

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 619,696 00
Premiums received.....	10,511 41
Losses paid on risks taken.....	12,283 62
Losses incurred.....	12,253 12

INSURANCE COMPANY OF NORTH AMERICA.

CHARLES PLATT, *President*. EUGENE L. ELLISON, *Vice-President*.GREVILLE E. FRYER, *Secretary*.WALKER TAYLOR, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 540,936 99
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	2,386,743 49
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	5,257,130 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	35,000 00
Interest due and accrued on stocks and other securities . .	51,526 90
Cash in Company's principal office and belonging to the Company, deposited in bank	779,947 15
Agents' debit balances	802,034 80
Premiums unpaid	62,350 08
All other assets, detailed in statement	107,491 52
Total assets	\$ 10,023,160 93
Less assets not admitted	39,260 67

LIABILITIES.

Losses unpaid, including those resisted	\$ 422,935 00
Reserve as required by law	3,174,237 19
All other claims	780,559 51
Total liabilities	\$ 4,377,731 70
Capital stock paid up	\$ 3,000,000 00
Total income	5,809,656 84
Total expenditures	5,591,464 48

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,532,241 00
Premiums received	22,314 65
Losses paid on risks taken	12,327 59
Losses incurred	10,246 02

LANCASHIRE INSURANCE COMPANY.

MILTON DARGON, *Southern Manager*, Atlanta, Ga.W. H. McCABE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 385,585 72
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,566,657 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank	201,380 96
Agents' debit balances	653 90
Premiums unpaid	248,630 01
All other assets, detailed in statement	00 00
Total assets	\$ 2,402,908 09

LIABILITIES.

Losses unpaid, including those resisted	\$ 228,583 29
Reserve, as required by law	1,451,770 02
All other claims	9,002 75
Total liabilities	\$ 1,689,356 06

Total income	\$ 2,092,941 29
Total expenditures	1,989,494 04

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,200,130 00
Premiums received	18,863 00
Losses paid on risks taken	11,549 00
Losses incurred	11,549 00

LION FIRE INSURANCE COMPANY.

MARTIN BENNETT, *Manager*.S. S. BATCHELOR, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$	4,500	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		239,637	50
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		487,440	00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company			00 00
Interest due and accrued on stocks and other securities		10,880	65
Cash in Company's principal office and belonging to the Company, deposited in bank		131,111	19
Agents' debit balances		25,561	40
Premiums unpaid		36,991	09
All other assets, detailed in statement			00 00
Total assets	\$	936,121	83
Less assets not admitted		9,762	56

LIABILITIES.

Losses unpaid, including those resisted	\$	52,754	76
Reserve as required by law		407,994	96
All other claims		253	58
Total liabilities	\$	461,003	30
Total income		614,687	32
Total expenditures		572,039	87

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	436,689	00
Premiums received		5,029	26
Losses paid on risks taken		3,033	92
Losses incurred		3,016	42

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

HENRY W. EATON, 45 William St., New York, N. Y., *Resident Manager.*

T. T. HAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 1,745,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	3,674,371 14
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,576,250 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	1,700 00
Interest due and accrued on stocks and other securities	65,564 99
Cash in Company's principal office and belonging to the Company, deposited in bank	667,632 10
Agents' debit balances	00 00
Premiums unpaid	827,754 28
Bills receivable.	413 20
All other assets, detailed in statement	790 84
Total assets	\$ 9,559,476 55

LIABILITIES.

Losses unpaid, including those resisted	\$ 556,098 00
Reserve, as required by law	3,889,687 28
All other claims	637,594 22
Total liabilities	\$ 5,083,379 50
Total income	\$ 5,523,061 23
Total expenditures	5,234,886 85

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 2,668,502 00
Premiums received	46,147 44
Losses paid on risks taken	16,146 67
Losses incurred	15,956 67

LONDON ASSURANCE CORPORATION.

CHARLES L. CASE, 44 Pine Street, New York, *United States Manager.*W. W. HODGES, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	28,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,964,765 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	5,889 59
Cash in Company's principal office and belonging to the Company, deposited in bank	133,846 48
Agents' debit balances	83 80
Premiums unpaid	187,441 23
Bills receivable	15,327 68
All other assets, detailed in statement	224 01
Total assets	<u>\$ 2,335,577 79</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 168,804 66
Reserve, as required by law	795,618 03
All other claims	25,161 09
Total liabilities	<u>\$ 989,583 73</u>

Total income	\$ 1,379,910 29
Total expenditures	1,354,293 15

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 527,490 00
Premiums received	3,776 92
Losses paid on risks taken	4,582 22
Losses incurred	3,082 22

LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY.ARCHIBALD G. MCILWAINE, JR., 57 and 59 William St., N. Y., *Manager*.J. C. DREWRY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 299,125 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,018,011 35
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities . .	27,516 39
Cash in Company's principal office and belonging to the Company, deposited in bank	171,945 24
Agents' debit balances	00 00
Premiums unpaid	261,836 73
All other assets, detailed in statement	15,040 72
Total assets	\$ 2,793,475 43
Less assets not admitted	282 33

LIABILITIES.

Losses unpaid, including those resisted	\$ 154,261 88
Reserve, as required by law	1,520 310 26
All other claims	38,136 37
Total liabilities	\$ 1,712,708 51
Total income	\$ 1,917,285 49
Total expenditures	1,820,619 57

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 718,851 00
Premiums received	10,261 78
Losses paid on risks taken	10,006 08
Losses incurred	8,501 08

U. S. BRANCH OF THE MAGDEBURG FIRE INSURANCE COMPANY.

P. E. RASOR, 73 William Street, New York, *Manager*.

THOS. GRIFFITH, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	739,843 75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	00 00
Interest due and accrued on stocks and other securities. . .	6,275 00
Cash in Company's principal office and belonging to the Company, deposited in bank.	70,555 00
Agents' debit balances.	530 00
Premiums unpaid	51,077 65
All other assets, detailed in statement.	00 00
Total assets.	\$ 868,281 40

LIABILITIES.

Losses unpaid, including those resisted.	\$ 45,225 45
Reserve, as required by law.	290,554 37
All other claims.	00 00
Total liabilities.	\$ 335,779 82
Capital stock paid up	\$
Total income.	527,370 68
Total expenditures.	373,252 85

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 148,250 00
Premiums received.	2,104 43
Losses paid on risks taken.	00 00
Losses incurred	00 00

U. S. BRANCH OF THE MANCHESTER FIRE ASSURANCE COMPANY.

GEORGE W. WENSLEY, 42 Cedar St., New York, *U. S. Manager.*

M. S. WILLARD, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	350 00
Account of stocks and bonds of the United States, and of this and other States, and also all other stocks and bonds absolutely owned by the Company	1,546,517 50
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company .....	.....
Interest due and accrued on stocks and other securities...	7,945 70
Cash in Company's principal office and belonging to the Company, deposited in Bank	317,268 68
Agents' debit balances.....	153 06
Premiums unpaid.....	194,789 46
All other assets, detailed in statement	6,576 74
Total assets.....	<u>\$ 2,073,601 14</u>

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 203,230 65
Reserve, as required by law.....	1,052,313 55
All other claims	20,712 90
Total liabilities.....	<u>\$ 1,276,257 10</u>
Capital stock paid up.....	\$ 1,000,000 00
Total income	1,412,454 94
Total expenditures.....	1,464,141 19

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 323,741 00
Premiums received.....	6,004 46
Losses paid on risks taken.....	2,203 38
Losses incurred.....	8,307 44

THE MERCHANTS AND MANUFACTURERS FIRE
INSURANCE COMPANY,
OF BALTIMORE, MD.

RUFUS WOODS, *President.* J. FRANK SUPPLEE, *Vice-President.*
J. RAMSAY BARRY, *Secretary.*
A. W. MOYE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		283,225 75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		50,666 67
Interest due and accrued on stocks and other securities. . .		3,207 02
Cash in Company's principal office and belonging to the Company, deposited in bank		24,215 81
Agents' debit balances		00 00
Premiums unpaid		23,091 70
Bills receivable		00 00
All other assets, detailed in statement		3,542 56
Total assets	\$	387 949 51
Less assets not admitted		3,387 75
	\$	384,561 76

LIABILITIES.

Losses unpaid, including those resisted	\$	22,096 00
Reserve, as required by law		81,667 97
All other claims		13,216 96
Total liabilities	\$	116,979 93
Capital stock paid up	\$	200,000 00
Total income		144,001 11
Total expenditures		87,867 07

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	4,000 00
Premiums received		65 25
Losses paid on risks taken		00 00
Losses incurred		00 00

NEW BERNE MUTUAL FIRE INSURANCE
COMPANY.T. A. GREEN, *President.*WM. B. BLADES, *Vice-President.*GEORGE GREEN, *Secretary.*J. J. WOLFENDEN, *General Agent*, New Berne, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	1,200 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,110 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	00 00
Interest due and accrued on stocks and other securities...	90 00
Cash in Company's principal office and belonging to the Company, deposited in bank.....	652 97
Agents' debit balances.....	00 00
Premiums unpaid.....	96 60
Bills receivable.....	45,000 00
All other assets, detailed in statement.....	.....
Total assets.....	\$ 50,149 57
Less assets not admitted.....	.....

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 00 00
Reserve, as required by law.....	615 06
All other claims.....	60 66
Total liabilities.....	\$ 675 72
Capital stock paid up.....	\$ 5,000 00
Total income.....	929 43
Total expenditures.....	925 55

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 66,350 00
Premiums received.....	1,087 03
Losses paid on risks taken.....	00 00
Losses incurred.....	00 00

NIAGARA FIRE INSURANCE COMPANY, OF NEW YORK.

HAROLD HERRICK, *President.*GEO. C. HOWE, *Vice-President.*GEO. W. DEWEY, *Secretary.*E. B. DEWEY, *General Agent*, Goldsboro, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$	999,990	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		302,700	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		1,106,580	00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00	00
Interest due and accrued on stocks and other securities...		11,691	45
Cash in Company's principal office and belonging to the Company, deposited in bank		120,265	83
Agents' debit balances.....		00	00
Premiums or assessments unpaid		211,137	38
All other assets, detailed in statement		3,727	79
Total assets	\$	2,756,092	45
Less assets not admitted		31,625	00

LIABILITIES.

Losses unpaid, including those resisted.....	\$	133,062	67
Reserve, as required by law.....		1,297,624	47
All other claims.....		80,024	28
Total liabilities.....	\$	1,510,711	42
Capital stock paid up.....	\$	500,000	00
Total income		1,760,780	36
Total expenditures		1,595,511	14

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	662,095	00
Premiums received.....		11,299	96
Losses paid on risks taken.....		4,648	16
Losses incurred.....		4,277	50

U. S. BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

H. E. BOWERS, 54 William St , New York City, *U. S. Manager.*

W. M. ATKINSON, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first lieus on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,484,573 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	54,915 00
Cash in Company's principal office and belonging to the Company, deposited in bank	436,119 53
Agents' debit balances	
Premiums unpaid	314,990 97
Bills receivable	1,917 87
All other assets, detailed in statement	7,304 44
Total assets	\$ 4,299,820 81

LIABILITIES.

Losses unpaid, including those resisted	\$ 202,760 73
Reserve as required by law	1,970,293 19
All other claims	16,376 49
Total liabilities	\$ 2,189,430 41
Total income	2,827,570 55
Total expenditures	2,497,763 49

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 885,308 00
Premiums received	14,373 58
Losses paid on risks taken	13,741 45
Losses incurred	10,976 74

NORTH CAROLINA HOME INSURANCE
COMPANY.

W. S. PRIMROSE, *President*. ED. CHAMBERS SMITH, *Vice-President*.
CHARLES ROOT, *Secretary*.
W. S. PRIMROSE, *General Agent*.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$	5,200	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		870	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		62,661	75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.		225	00
Interest due and accrued on stocks and other securities...		156	21
Cash in Company's principal office and belonging to the Company, deposited in bank.....		8,312	70
Agents' debit balances.....		00	00
Gross premiums unpaid		8,423	85
Stock notes for capital as assessable		74,010	00
All other assets, detailed in statement		1,016	76
Total assets.....	\$	160,876	27
Less assets not admitted		300	00

LIABILITIES.

Losses unpaid, including those resisted.....	\$	3,878	35
Reserve, as required by law.....		24,835	22
All other claims.....		348	21
Total liabilities.....	\$	29,061	78
Capital stock paid up.....	\$	52,390	00
Capital stock, subscribers assessable notes.....		74,010	00
Total income.....		66,441	74
Total expenditures.....		65,776	21

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	2,320,696	56
Premiums received		47,537	62
Losses paid on risks taken		35,089	60
Losses incurred		30,656	99

UNITED STATES BRANCH OF THE NORTHERN
ASSURANCE COMPANY.H. E. WILSON, *General Manager.*GEO. W. BABB, 30 Pine Street, New York, *Manager.*M. S. WILLARD, *General Agent,* Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 115,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,585,452 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.	00 00
Interest due and accrued on stocks and other securities....	20,817 37
Cash in Company's principal office and belonging to the Company, deposited in bank	72,854 27
Agents' debit balances.....	839 58
Premiums unpaid	180,295 31
Bills receivable.	2,586 72
All other assets, detailed in statement.....	630 86
Total assets	\$ 1,978,476 61
Less assets not admitted	816 38

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 118,972 41
Reserve, as required by law,.....	938,648 30
All other claims.....	30,812 48
Total liabilities.....	\$ 1,088,433 19
Total income.....	1,118,169 86
Total expenditures	1,134,022 16

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 841,339 00
Premiums received	11,366 98
Losses paid on risks taken	7,104 99
Losses incurred.....	7,087 95

NORWICH UNION FIRE INSURANCE SOCIETY.

J. MONTGOMERY HARE, 56 and 58 Pine St., N. Y., *Resident Manager.*B. G. COWPER, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	40,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,982 055 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities ..	24,747 83
Cash in Company's principal office and belonging to the Company, deposited in bank	191,476 85
Agents' debit balances	00 00
Premiums unpaid	143,233 94
All other assets, detailed in statement	00 00
Total assets	\$ 1,381,513 62

LIABILITIES.

Losses unpaid, including those resisted	\$ 118,680 61
Reserve as required by law	1,148,750 90
All other claims	31,313 88
Total liabilities	\$ 1,298,745 39

Capital stock paid up	\$ 660,000 00
Total income	1,548,101 68
Total expenditures	1,461,703 17

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 704,247 00
Premiums received	8,705 29
Losses paid on risks taken	7,247 40
Losses incurred	5,207 39

NORWOOD INSURANCE COMPANY.

JNO. D. MURRAY, *President.*J. JAY NESTELL, *Vice-President.*J. JAY NESTELL, *Secretary.*THOMAS H. HAUGHTON, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		196,650 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities...		2,142 72
Cash in Company's principal office and belonging to the Company, deposited in bank.....		31,674 30
Agents' debit balances.....		15,558 50
Premiums unpaid		15,319 68
All other assets, detailed in statement.....		00 00
Total assets.....	\$	261,345 20

LIABILITIES.

Losses unpaid, including those resisted	\$	20,777 50
Reserve, as required by law		23,322 90
All other claims.....		264 57
Total liabilities	\$	44,364 97
Capital stock paid up.....	\$	200,000 00
Total income.....	\$	17,121 77
Total expenditures.....		7,679 93

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	75,850 00
Premiums received		1,258 74
Losses paid on risks taken.....		00 00
Losses incurred		00 00

NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

JAMES NICHOLS, *President.* E. G. RICHARDS, *Vice-Pres't and Sec'y.*

B. R. STILLMAN, *Assistant Secretary.*

W. H. MCCABE, *General Agent, Durham, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 289,614 44
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	774,015 97
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,785,667 75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	00 00
Interest due and accrued on stocks and other securities...	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank.....	249,196 79
Agents' debit balances.....	00 00
Gross premiums unpaid.....	385,698 70
All other assets, detailed in statement.....	00 00
Total assets.....	\$ 4,184,193 65
Less assets not admitted.....	51,174 79

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 167,580 01
Reserve, as required by law.....	1,734,945 34
All other claims.....	150,074 01
Total liabilities.....	\$ 2,052,599 36
Capital stock paid up	\$ 1,000,000 00
Total income.....	2,276,401 42
Total expenditures.....	1,918,563 21

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 634,339 00
Premiums received.	7,212 44
Losses paid on risks taken.....	11,694 77
Losses incurred	11,341 73

ORIENT INSURANCE COMPANY.

CHARLES B. WHITING, *President*. LEVENETT BRAINARD, *Vice-Pres't*.JAMES U. TAINTOR, *Secretary*.W. H. MCCABE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 62,851 03
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	270,064 66
Account of stocks and bonds of the United States, and of this and other States, and also all other stocks and bonds absolutely owned by the Company	1,744,917 30
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company	1,750 00
Interest due and accrued on stocks and other securities...	18,229 38
Cash in Company's principal office and belonging to the Company, deposited in Bank	120,433 93
Agents' debit balances.....	106,615 96
Premiums unpaid.....	73,500 00
All other assets, detailed in statement	00 00
Total assets	\$ 2,393,362 26
Less assets not admitted	46,434 27

LIABILITIES.

Losses unpaid, including those resisted	\$ 151,505 36
Reserve, as required by law	959,900 72
All other claims	5,243 50
Total liabilities.....	\$ 1,116,649 58
Capital stock paid up	\$ 500,000 00
Total income	1,349,872 16
Total expenditures.....	1,214,638 77

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,063,407 00
Premiums received	16,827 27
Losses paid on risks taken	13,966 00
Losses incurred.....	18,286 16

UNITED STATES BRANCH OF THE PALATINE
INSURANCE COMPANY.WILLIAM WOOD, 21 Nassau St., New York, *Manager*.A. H. HARRIS, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	50,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,215,752 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities. . .	13,857 50
Cash in Company's principal office and belonging to the Company, deposited in bank.. . . .	208,214 19
Agents' debit balances	00 00
Premiums unpaid	324,189 81
All other assets, detailed in statement	00 00
Total assets	\$ 2,812,013 50

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 227,426 24
Reserve, as required by law.....	1,359,248 24
All other claims	57,717 73
Total liabilities	\$ 1,644,392 21

Total income	\$ 2,100,757 41
Total expenditures	2,114,183 17

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 810,915 00
Premiums received	15,484 34
Losses paid on risks taken.....	13,366 34
Losses incurred.....	12,275 12

PENNSYLVANIA FIRE INSURANCE COMPANY.

R. DALE BENSON, *President.* JOHN L. THOMSON, *Vice-President.*
W. GARDNER CROWELL, *Secretary.*
W. H. MCCABE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$	183,500	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		929,600	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		3,499,915	00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		69,350	00
Interest due and accrued on stocks and other securities...		19,115	43
Cash in Company's principal office and belonging to the Company, deposited in bank.....		152,688	45
Agents' debit balances.....		249,983	89
Premiums unpaid.....		246,117	16
Bills receivable		7,671	80
All other assets, detailed in statement		00	00
Total assets	\$	5,357,941	73
Less assets not admitted.....		11,538	53

LIABILITIES.

Losses unpaid, including those resisted.....	\$	207,616	18
Reserve, as required by law.....		1,467,704	72
All other claims.....		827,239	42
Total liabilities.....	\$	2,502,560	32
Capital stock paid up.....	\$	400,000	00
Total income		1,972,798	37
Total expenditures.....		1,651,143	61

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	790,388	00
Premiums received.....		14,613	00
Losses paid on risks taken.....		24,883	00
Losses incurred.....		23,660	00

PHENIX INSURANCE COMPANY, OF BROOKLYN, N. Y.

GEO. P. SHELDON, *President.*GEO. INGRAHAM, *Vice-President.*WM. A. WRIGHT, *Secretary.*B. G. COWPER, *General Agent, Raleigh.*

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon)	\$ 549,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	115,600 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,949,865 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	17,408 56
Cash in Company's principal office and belonging to the Company, deposited in bank	555,648 32
Premiums or assessments unpaid	474,815 85
All other assets, detailed in statement	00 00
Total assets	<u>\$ 5,660,337 73</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 229,606 60
Reserve, as required by law	3,148,215 33
All other claims	64,308 51
Total liabilities	<u>\$ 3,442,130 44</u>

Capital stock paid up	\$ 1,000,000 00
Total income	3,461,886 13
Total expenditures	3,211,278 44

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 778,440 00
Premiums received	12,774 39
Losses paid on risks taken	1,490 00
Losses incurred	1,490 00

PHŒNIX INSURANCE COMPANY OF HARTFORD.

D. W. C. SKILTON, *President*. J. H. MITCHELL, *Vice-President*.EDWARD MILLIGAN, *Secretary*.W. W. HODGES, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 547,696 67
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	132,340 70
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	4,077,123 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	20,200 00
Interest due and accrued on stocks and other securities...	33,871 40
Cash in Company's principal office and belonging to the Company, deposited in bank.....	272,120 89
Agents' debit balances.....	302,222 84
Premiums unpaid.....	202,920 00
All other assets, detailed in statement.....	00 00
Total assets.	\$ 5,583,495 50
Less assets not admitted.....	49,927 59

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 375,470 73
Reserve, as required by law.....	2,139,993 40
All other claims.....	188 41
Total liabilities	\$ 2,515,652 54
Capital stock paid up.....	\$ 2,000,000 00
Total income.....	3,149,320 78
Total expenditures	2,997,746 10

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 1,276,033 00
Premiums received.....	21,754 37
Losses paid on risks taken.....	10,867 24
Losses incurred.....	9,980 39

UNITED STATES BRANCH OF THE PHOENIX ASSURANCE COMPANY OF LONDON.

A. D. IRVING, *Manager.*E. B. CLARK, *Assistant Manager.*L. P. BAYARD, *Second Assistant Manager.*PULASKI COWPER, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	2,212,431	22
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities	25,180	00
Cash in Company's principal office and belonging to the Company, deposited in bank	642,734	95
Agents' debit balances		00 00
Premiums unpaid	185,689	93
All other assets, detailed in statement	2,330	58
Total assets	\$	3,068,366 68
Less assets not admitted		12,658 72

LIABILITIES.

Losses unpaid, including those resisted	\$	240,727 00
Reserve, as required by law	1,423,445	50
All other claims		132,354 45
Total liabilities	\$	1,796,526 95
Capital stock paid up	\$	
Total income		2,109,535 13
Total expenditures		1,909,756 47

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	582,868 77
Premiums received		8,038 25
Losses paid on risks taken		8,130 31
Losses incurred		6,101 00

PIEDMONT FIRE INSURANCE COMPANY.

E. B. SPRINGS, *President.*B. D. HEATH, *Vice-President.*C. FINBER JONES, *Secretary.*C. FINBER JONES, *General Agent.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	30,117 68
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		1,141 50
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		6,150 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		175 60
Interest due and accrued on stocks and other securities		7,254 35
Cash in Company's principal office and belonging to the Company, deposited in bank		4,947 44
Agents' debit balances.		1,000 00
Premiums unpaid		
Bills receivable.		
All other assets, detailed in statement.		
Total assets.	\$	50,786 57
Less assets not admitted		1,000 00

LIABILITIES.

Losses unpaid, including those resisted	\$	634 15
Reserve, as required by law		11,393 19
All other claims		658 89
Total liabilities.	\$	12,686 33
Capital stock paid up.	\$	34,445 00
Total income		26,721 37
Total expenditures.		22,270 56

NORTH CAROLINA BUSINESS IN 1897.

Risks written	Not given.
Premiums received	\$ 22,254 31
Losses paid on risks taken	12,440 12
Losses incurred.	11,382 79

QUEEN INSURANCE COMPANY OF AMERICA.

JAMES A. McDONALD, *President*. EDWARD F. BEDDALL, *Vice-Pres't.*GEORGE W. BURCHELL, *Secretary*.WALKER TAYLOR, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 714,970 57
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,359,664 18
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	45,070 48
Cash in Company's principal office and belonging to the Company, deposited in bank	114,940 28
Agents' debit balances	00 00
Premiums unpaid	244,568 49
Bills receivable	196 00
All other assets, detailed in statement	8 84
Total assets	\$ 4,479,418 84
Less assets not admitted	00 00

LIABILITIES.

Losses unpaid, including those resisted	\$ 190,867 49
Reserve as required by law	1,574,027 77
All other claims	71,212 28
Total liabilities	\$ 1,836,107 54
Capital stock paid up	\$ 500,000 00
Total income	2,065,752 37
Total expenditures	1,880,828 73

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,163,946 00
Premiums received	15,799 13
Losses paid on risks taken	5,090 75
Losses incurred	6,684 75

ROYAL INSURANCE COMPANY.

E. F. BEDDALL, *Manager*.J. S. WYNNE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 2,032,077 43
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	272,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,951,329 41
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities...	58,697 20
Cash in Company's principal office and belonging to the Company, deposited in bank.....	316,421 93
Agents' debit balances.....	00 00
Premiums unpaid	646,961 10
All other assets, detailed in statement.....	5,136 88
Total assets.....	\$ 7,282,623 95

LIABILITIES.

Losses unpaid, including those resisted	\$ 458,282 48
Reserve, as required by law	3,846,843 21
All other claims.....	609,411 41
Total liabilities	\$ 4,914,547 10
Capital stock paid up	\$
Total income.....	5,191,419 08
Total expenditures	5,107,300 53

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 2,160,508 83
Premiums received	28,042 22
Losses paid on risks taken.....	25,020 99
Losses incurred	24,496 06

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

C. H. BIGELOW, *President.*PETER BERKEY, *Vice-President.*A. W. PERRY, *Secretary.*THOMAS H. HAUGHTON, *General Agent.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 574,853 43
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	375,907 42
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	811,551 03
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	216,568 78
Interest due and accrued on stocks and other securities.	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank.	181,103 22
Agents' debit balances	178,903 29
Premiums unpaid	00 00
All other assets, detailed in statement	27,500 63
Total assets	<u>\$ 2,366,387 85</u>

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 140,995 16
Reserve, as required by law.....	964,111 99
All other claims	29,267 61
Total liabilities	<u>\$ 1,134,374 76</u>
Capital stock paid up.....	\$ 500,000 00
Total income	1,663,214 42
Total expenditures.....	1,551,826 85

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 786,239 00
Premiums received.....	10,675 55
Losses paid on risks taken.....	11,733 16
Losses incurred.....	11,733 16

U. S. BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

MARTIN BENNETT, *Manager.*

J. H. BOATWRIGHT, *General Agent.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 101,587 96
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	1,482,680 79
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,718,906 86
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	2,800 00
Interest due and accrued on stocks and other securities	41,874 57
Cash in Company's principal office and belonging to the Company, deposited in bank	425,930 41
Agents' debit balances	157,073 15
Premiums or assessments unpaid	115,000 00
All other assets, detailed in statement	00 00
Total assets	\$ 4,045,853 74
Less assets not admitted	11,082 50

LIABILITIES.

Losses unpaid, including those resisted	\$ 285,858 43
Reserve as required by law	1,839,069 14
All other claims	835 23
Total liabilities	\$ 2,125,762 80
Capital stock paid up	
Total income	2,514,356 09
Total expenditures	2,150,924 83

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 882,387 00
Premiums received	15,731 60
Losses paid on risks taken	17,874 05
Losses incurred	17,874 05

SOUTHERN STOCK MUTUAL INSURANCE CO.

J. M. WORTH, *President.*E. P. WHARTON, *Vice-President.*A. W. MCALISTER, *Secretary.*A. W. MCALISTER, *General Agent.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	23,671 50
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company .....	.....
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company. ....	.....
Interest due and accrued on stocks and other securities... ..	.....
Cash in Company's principal office and belonging to the Company, deposited in bank.....	10,094 83
Agents' debit balances.....	1,655 39
Premiums unpaid.....	.....
Bills receivable. Stock notes for capital assessable	100,000 00
All other assets, detailed in statement	74 03
Total assets.....	\$ 135,495 75
Less assets not admitted.....	74 03

LIABILITIES.

Losses unpaid, including those resisted.....	\$
Reserve, as required by law.....	17,819 16
All other claims.....	9,561 36
Total liabilities.....	\$ 27,380 42
Capital stock paid up.....	\$
Guarantee notes.....	100,000 00
Total income.....	35,378 04
Total expenditures.....	22,132 70

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ Not given.
Premiums received	33,533 25
Losses paid on risks taken.....	9,389 53
Losses incurred	9,389 53

SOUTHERN INSURANCE COMPANY.

ERNEST MILTENBERGER, *President*. T. J. WOODWARD, *Vice-Pres't*.SCOTT MCGEEHEE, *Secretary*.W. D. HAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 35,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, and also all other stocks and bonds absolutely owned by the Company	379,756 00
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company	17,750 00
Interest due and accrued on stocks and other securities.	00 00
Cash in Company's principal office and belonging to the Company, deposited in Bank	80,208 07
Agents' debit balances.	29,790 91
Premiums unpaid.	20,835 01
All other assets, detailed in statement	00 00
Total assets	<u>\$ 563,339 99</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 26,249 07
Reserve, as required by law.	142,170 69
All other claims	3,709 88
Total liabilities.	<u>\$ 172,129 64</u>

Capital stock paid up	\$ 300,000 00
Total income	337,322 13
Total expenditures.	286,845 25

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 571,707 00
Premiums received	3,102 79
Losses paid on risks taken	4,920 34
Losses incurred.	4,509 09

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

A. W. DAMON, *President*. CHARLES E. GALACER, *Vice-President*.

T. J. HALL, *Secretary*.

W. S. PRIMROSE, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 128,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	727,770 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	3,004,455 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	88,275 00
Interest due and accrued on stocks and other securities.	52,241 06
Cash in Company's principal office and belonging to the Company, deposited in bank.	189,272 97
Agents' debit balances	00 00
Premiums unpaid	253,810 26
All other assets, detailed in statement.	00 00
Total assets	\$ 4,443,824 29

LIABILITIES.

Losses unpaid, including those resisted	\$ 145,597 29
Reserve, as required by law.	1,447,327 05
All other claims	00 00
Total liabilities.	\$ 1,592,924 34

Capital stock paid up	\$ 1,500,000 00
Total income.	1,920,332 52
Total expenditures.	1,689,437 10

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 839,583 00
Premiums received.	12,173 84
Losses paid on risks taken.	10,246 29
Losses incurred	7,559 92

UNITED STATES BRANCH OF SUN INSURANCE
OFFICE.J. J. GUILD, 54 Pine Street, New York, *Manager*.J. M. BROUGHTON, *General Agent*, Raleigh.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$	261,189 97
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		188,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		1,784,350 62
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.		00 00
Interest due and accrued on stocks and other securities.		25,110 28
Cash in Company's principal office and belonging to the Company, deposited in bank		162,409 66
Agents' debit balances.		155,517 89
Premiums or assessments unpaid		101,987 64
All other assets, detailed in statement.		00 00
Total assets	\$	2,678,566 06
Less assets not admitted		11,189 97

LIABILITIES.

Losses unpaid, including those resisted	\$	160,081 45
Reserve, as required by law, ...		1,404,457 42
All other claims.		15,867 46
Total liabilities.	\$	1,580,396 33
Capital stock paid up. . . . .	\$	.....
Total income.		1,743,388 94
Total expenditures		1,680,564 35

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	351,260 00
Premiums received.		5,925 44
Losses paid on risks taken		5,488 57
Losses incurred.		4,805 85

SUN MUTUAL INSURANCE COMPANY.

CHARLES JANIER, *President*.R. E. CRAIG, *Vice-President*.FERGUS G. LEE, *Secretary*.M. S. WILLARD, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon) \$	47,500 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	888,546 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank	92,559 01
Agents' debit balances	68,598 15
Premiums unpaid	00 00
All other assets, detailed in statement	00 00
Total assets	<u>\$ 1,097,203 16</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 46,483 00
Reserve, as required by law	224,915 13
All other claims	21,105 02
Total liabilities	<u>\$ 292,503 15</u>

Capital stock paid up	\$ 500,000 00
Total income	427,496 19
Total expenditures	363,059 15

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 453,622 00
Premiums received	7,807 22
Losses paid on risks taken	5,372 21
Losses incurred	6,397 21

TEUTONIA INSURANCE COMPANY.

ALBERT P. NALL, *President.* H. R. GOGNERE, *Vice-President.*GEORGE MAJOR, *Secretary.*W. D. HAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 40,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).	14,750 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	535,730 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank	37,689 08
Agents' debit balances	00 00
Premiums unpaid	60,158 66
All other assets, detailed in statement	00 00
Total assets	\$ 628,327 74

LIABILITIES.

Losses unpaid, including those resisted	\$ 13,574 65
Reserve, as required by law	210,325 12
All other claims	13,135 00
Total liabilities	\$ 237,034 77

Capital stock paid up	\$ 250,000 00
Total income	402,507 64
Total expenditures	378,500 24

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 548,761 00
Premiums received	8,785 61
Losses paid on risks taken	3,968 04
Losses incurred	3,968 04

UNITED STATES FIRE INSURANCE COMPANY.

W. W. UNDERHILL, *President*.S. M. CRAFT, *Vice-President*.W. H. GRIFFIN, *Secretary*.J. P. ALLRIGHT, *General Agent*, Burlington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	376,200 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	284,021 25
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities ..	6,153 30
Cash in Company's principal office and belonging to the Company, deposited in bank	6,285 28
Agents' debit balances	26,806 47
Premiums unpaid	14,275 76
All other assets, detailed in statement	00 00
Total assets	\$ 713,742 06

LIABILITIES.

Losses unpaid, including those resisted	\$ 31,222 51
Reserve as required by law	222,575 74
All other claims	3,588 56
Total liabilities	\$ 257,386 81

Capital stock paid up	\$ 250,000 00
Total income	332,371 85
Total expenditures	286,923 16

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 546,336 00
Premiums received	8,093 17
Losses paid on risks taken	3,558 63
Losses incurred	4,464 09

UNION ASSURANCE SOCIETY.

HALL & HENSHAW, 35 Pine St., New York, *U. S. Managers.*T. T. HAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 200,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,079,422 75
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....	00 00
Interest due and accrued on stocks and other securities...	1,992 50
Cash in Company's principal office and belonging to the Company, deposited in bank.....	26,567 80
Agents' debit balances.....	79,725 42
Premiums unpaid.....	32,419 25
All other assets, detailed in statement.....	111,408 62
Total assets.....	\$ 1,531,536 34
Less assets not admitted.....	1,403 62

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 125,069 23
Reserve, as required by law.....	602,928 69
All other claims.....	47,472 61
Total liabilities.....	\$ 775,470 53
Capital stock paid up.....	\$ 900,000 00
Total income.....	1,509,903 08
Total expenditures.....	1,174,681 46

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 433,211 00
Premiums received.....	4,676 87
Losses paid on risks taken.....	550 42
Losses incurred.....	550 42

VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

W. H. PALMER, *President.*W. H. MCCARTHY, *Secretary.*T. T. HAY, *General Agent, Raleigh.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 151,110 27
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....	158,149 21
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	305,976 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	25,576 17
Interest due and accrued on stocks and other securities. . .	10,593 63
Cash in Company's principal office and belonging to the Company, deposited in bank.	26,578 88
Premiums or assessments unpaid.	64,632 57
All other assets, detailed in statement	5,670 00
Total assets	\$ 748,286 73
Less assets not admitted.....	2,000 00

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 41,010 00
Reserve, as required by law.....	269,537 34
All other claims	1,333 95
Total liabilities	\$ 311,881 29
Capital stock paid up.....	\$ 250,000 00
Total income	371,964 48
Total expenditures.....	356,551 42

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$ 3,216,249 00
Premiums received.....	55,681 44
Losses paid on risks taken.....	43,289 39
Losses incurred.....	38,366 39

VIRGINIA STATE INSURANCE COMPANY.

N. V. RANDOLPH, *President*. GEORGE L. CHRISTIAN, *Vice-President*.CHARLES K. WILLIS, *Secretary*.T. T. HAY, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, less the amount of encumbrances thereon.....	\$	47,400 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		44,327 89
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		207,484 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		13,167 29
Interest due and accrued on stocks and other securities...		4,101 28
Cash in Company's principal office and belonging to the Company, deposited in bank.....		15,067 72
Agents' debit balances.....		54,798 42
Premiums unpaid.....		00 00
Bills receivable		6,790 89
All other assets, detailed in statement		2,500 00
Total assets.....	\$	395,637 99
Less assets not admitted.....		2,500 00

LIABILITIES.

Losses unpaid, including those resisted.....	\$	16,205 00
Reserve, as required by law.....		113,275 55
All other claims.....		20,394 14
Total liabilities.....	\$	149,874 69
Capital stock paid up.....	\$	200,000 00
Total income		193,345 54
Total expenditures.....		182,523 38

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	1,310,500 00
Premiums received.....		21,237 11
Losses paid on risks taken.....		9,526 87
Losses incurred.....		9,526 87

WESTCHESTER FIRE INSURANCE COMPANY.

GEO. R. CRAWFORD, *President*. JOHN Q. UNDERHILL, *Vice-President*.JOHN Q. UNDERHILL, *Secretary*.WALKER TAYLOR, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	219,000	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		501,630	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		1,465,900	00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00	00
Interest due and accrued on stocks and other securities		7,009	57
Cash in Company's principal office and belonging to the Company, deposited in bank		83	214 67
Agents' debit balances		15,284	41
Premiums or assessments unpaid		186,083	19
All other assets, detailed in statement		00	00
Total assets	\$	3,477,521	84

LIABILITIES.

Losses unpaid, including those resisted	\$	108,749	45
Reserve, as required by law		1,071,544	78
All other claims		00	00
Total liabilities	\$	1,180,294	23
Capital stock paid up	\$	300,000	00
Total income		1,355,570	41
Total expenditures		1,132,839	37

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	391,836	00
Premiums received		6,516	96
Losses paid on risks taken		5,282	70
Losses incurred		3,295	70

U. S. BRANCH OF THE WESTERN ASSURANCE COMPANY OF CANADA.

GEO. A. COX, *President.*J. J. KENNY, *Vice-President.*C. C. FOSTER, *Secretary.*W. W. SMITH, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	25,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,165,526 88
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank	241,673 77
Agents' debit balances	219,139 84
Premiums unpaid	00 00
Bills receivable	34,600 07
All other assets, detailed in statement	
Total assets	<u>\$ 1,685,940 56</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 183,136 30
Reserve, as required by law	896,522 94
All other claims	00 00
Total liabilities	<u>\$ 1,079,659 24</u>

Total income	1,766,532 07
Total expenditures	1,665,078 07

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 844,709 00
Premiums received	16,655 23
Losses paid on risks taken	12,673 93
Losses incurred	13,115 51

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

MARSHALL S. DRIGGS, *President.* FREDERICK H. WAY, *Secretary.*
A. W. MCALLISTER, *General Agent*, Greensboro, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 629,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	250,900 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	729,245 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...	00 00
Interest due and accrued on stocks and other securities. . .	11,224 27
Cash in Company's principal office and belonging to the Company, deposited in bank.	85,073 12
Agents' debit balances.	00 00
Premiums unpaid	77,040 91
All other assets, detailed in statement.	00 00
Total assets.	\$ 1,782,483 30

LIABILITIES.

Losses unpaid, including those resisted.	\$ 58,418 66
Reserve, as required by law.	532,531 17
All other claims.	6,385 61
Total liabilities.	\$ 597,335 44

Capital stock paid up	\$ 250,000 00
Total income.	709,767 67
Total expenditures.	583,596 14

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 439,303 00
Premiums received.	6,258 80
Losses paid on risks taken.	6,840 55
Losses incurred	6,840 55

Miscellaneous Companies.

AMERICAN BONDING AND TRUST COMPANY, OF BALTIMORE, MD.

JAMES BEND, *President.*CHAS. A. WEBB, *Vice-President.*JOHN T. STONE, *Secretary.*R. B. RANEY, *General Agent, Raleigh.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$	47,559 78
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		575,047 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.		00 00
Interest due and accrued on stocks and other securities.		4,039 42
Cash in Company's principal office and belonging to the Company, deposited in bank		13,719 55
Premiums or assessments unpaid.		24,755 15
Bills receivable.		2,164 44
All other assets, detailed in statement.		6,000 00
Total assets.	\$	683,285 34
Deduct assets not admitted.		8,164 44

LIABILITIES.

Losses unpaid, including those resisted.	\$	00 00
Reserve, as required by law, ...		73,120 30
All other claims.		16,325 00
Total liabilities.	\$	89,445 30
Capital stock paid up.	\$	500,000 00
Total income.		181,973 17
Total expenditures		122,755 80

NORTH CAROLINA BUSINESS IN 1897.

Risks written.	\$	1,758,051 35
Premiums received.		7,891 29
Losses paid on risks taken.		960 18
Losses incurred.		00 00

AMERICAN SURETY COMPANY OF NEW YORK.

WALTER S. JOHNSTON, *President.* H. D. LYMAN, *Vice-President.*W. E. KEY, *Secretary*W. A. RIACH, *General Agent*, Wilmington, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$ 3,481,050 06
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	15,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company.....	1,588,173 09
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	110,953 06
Interest due and accrued on stocks and other securities...	106,501 65
Cash in Company's principal office and belonging to the Company, deposited in bank.....	48,362 19
Agents' debit balances.....	00 00
Premiums unpaid	153,708 04
All other assets, detailed in statement	00 00
Total assets.....	<u>\$ 5,503,748 09</u>

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 295,685 30
Reserve as required by law	624,484 01
All other claims.....	327,650 57
Total liabilities	<u>\$ 1,247,819 88</u>

Capital stock paid up.....	\$ 2,500,000 00
Total income	1,489,297 34
Total expenditures.....	1,453,220 80

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,290,667 00
Premiums received.	4,419 27
Losses paid on risks taken.....	00 00
Losses incurred	00 00

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

GEORGE S. SEWARDS, *President.*ROBT. J. HILLAS, *Secretary.*F. K. ELLINGTON, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$ 589,743 81
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,649,952 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.	00 00
Interest due and accrued on stocks and other securities.	3,657 47
Cash in Company's principal office and belonging to the Company, deposited in bank.	126,820 78
Agents' debit balances.	20,569 92
Premiums unpaid.	400 221 56
Bills receivable.	5,246 62
All other assets, detailed in statement	21,495 48
Total assets.	\$ 2,817,708 14
Less assets not admitted.	27,117 57

LIABILITIES.

Losses unpaid, including those resisted.	\$ 459,396 09
Reserve, as required by law.	1,592,898 04
All other claims.	25,697 00
Total liabilities.	\$ 2,077,991 13
Capital stock paid up.	\$ 250,0 0 00
Total income.	3,080,560 15
Total expenditures.	2,923,949 38

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 4,631,388 20
Premiums received	19,434 45
Losses paid on risks taken.	5,551 99
Losses incurred	5,551 99

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

EDWIN WARFIELD, *President*. H. CRAWFORD BLACK, *Vice-Pres't.*

H. E. BOLER, *Secretary*.

W. J. GRISWOLD, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 600,000 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	00 00
Account of stocks and bonds of the United States, and of this and other States, and also all other stocks and bonds absolutely owned by the Company	1,610,800 00
Stocks, bonds and all other securities (except mortgages) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities...	00 00
Cash in Company's principal office and belonging to the Company, deposited in bank.....	188,587 56
Agents' debit balances.....	00 00
Premiums unpaid.....	101,136 77
All other assets, detailed in statement	00 00
Total assets	<u>\$ 2,500,524 33</u>

LIABILITIES.

Losses unpaid; including those resisted	\$ 28,337 49
Reserve, as required by law	435,089 69
All other claims	00 00
Total liabilities.....	<u>\$ 463,427 18</u>

Capital stock paid up.....	\$ 1,000,000 00
Total income	900,529 71
Total expenditures.....	642,364 21

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 929,400 00
Premiums received.....	7,478 64
Losses paid on risks taken	1,793 63
Losses incurred.....	2,051 18

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

J. M. ALLEN, *President.*

W. B. FRANKLIN, F. B. ALLEN, *Vice-Presidents.*

J. B. PIERCE, *Secretary.*

JAMES SOUTHGATE, *General Agent*, Durham, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 55,655 39
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	335,775 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,503,341 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities ..	34,776 74
Cash in Company's principal office and belonging to the Company, deposited in bank	69,431 76
Agents' debit balances	00 00
Premiums unpaid	238,158 42
All other assets, detailed in statement	00 00
Total assets	\$ 2,237,138 81

LIABILITIES.

Losses unpaid, including those resisted	\$ 14,692 38
Reserve as required by law	1,275,786 77
All other claims	00 00
Total liabilities	\$ 1,290,479 15
Capital stock paid up	\$ 500,000 00
Total income	995,676 44
Total expenditures	886,675 55

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 1,163,500 00
Premiums received	8,086 72
Losses paid on risks taken	00 00
Losses incurred	00 00

NATIONAL SURETY COMPANY.

CHAS. A. DEAN, *President.*STEWART BRAME, GEO. A. VANDEVERT, *Vice-Presidents.*BALLORD MCCALL, *Secretary.*J. D. CHURCH, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple):	43,325 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	1,078,712 53
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	00 00
Interest due and accrued on stocks and other securities	6,643 99
Cash in Company's principal office and belonging to the Company, deposited in bank	7,741 75
Agents' debit balances	00 00
Premiums unpaid	47,309 58
All other assets, detailed in statement	00 00
Total assets	\$ 1,183,722 85

LIABILITIES.

Losses unpaid, including those resisted	\$ 4,657 18
Reserve, as required by law	112,797 97
All other claims	26,239 24
Total liabilities	\$ 143,594 39
Capital stock paid up	\$ 500,000 00
Total income	718,042 76
Total expenditures	94,350 26

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 00 00
Premiums received	00 00
Losses paid on risks taken	00 00
Losses incurred	00 00

PREFERRED ACCIDENT INSURANCE COMPANY.

PHINEAS C. LUNNSBERRY, *Pres't.* CHARLES D. SPENCER, *Vice-Pres't.*
 KIMBALL C. ATWOOD, *Secretary.*
 C. C. CROW, *General Agent*, Raleigh, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple).....		00 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		342,947 04
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.....		00 00
Interest due and accrued on stocks and other securities...		3,968 25
Cash in Company's principal office and belonging to the Company, deposited in bank.....		151,990 21
Agents' debit balances.....		47,760 20
Premiums unpaid.....		53,239 88
All other assets, detailed in statement.....		00 00
Total assets.....	\$	599,905 58
Less assets not admitted.....		47,760 20

LIABILITIES.

Losses unpaid, including those resisted.....	\$	43,850 00
Reserve, as required by law.....		266,501 87
All other claims.....		00 00
Total liabilities.....	\$	310,351 87
Capital stock paid up.....	\$	100,000 00
Total income.....		946,645 43
Total expenditures.....		804,043 77

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	3,234,220 00
Premiums received.....		4,275 00
Losses paid on risks taken.....		799 03
Losses incurred.....		934 03

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY, OF DETROIT.D. M. FERRY, *President.*C. C. BOWEN, *Vice-President.*E. A. LEONARD, *Secretary.*THOMAS MCBEE, *General Agent*, Salisbury, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).	\$	25,713 62
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		325,810 42
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		235,400 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company.		00 00
Interest due and accrued on stocks and other securities.		22,233 03
Cash in Company's principal office and belonging to the Company, deposited in bank		62,529 13
Agents' debit balances.		00 00
Premiums unpaid.		178,398 78
Bills receivable.		15 00
All other assets, detailed in statement.		818 80
Total assets	\$	850,918 78
Less assets not admitted.		15 00

LIABILITIES.

Losses unpaid, including those resisted	\$	126,435 50
Reserve, as required by law, ...		449,222 66
All other claims.		
Total liabilities.	\$	575,658 16
Capital stock paid up.	\$	200,000 00
Total income.		983,085 67
Total expenditures		971,531 48

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	1,137,050 00
Premiums received		9,913 76
Losses paid on risks taken		3,648 27
Losses incurred		3,648 27

UNION CASUALTY AND SURETY COMPANY.

C. P. ELLERBE, *President.*DAVID R. FRANCIS, PAUL A. FUSZ, *Vice-Presidents.*JOHN GREENOUGH, *Secretary.*S. S. BATCHELOR, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		174,137 50
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		292,690 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities. .		3 111 42
Cash in Company's principal office and belonging to the Company, deposited in bank		46,183 47
Agents' debit balances		00 00
Premiums unpaid		202,780 15
All other assets, detailed in statement		00 00
Total assets	\$	718,902 54

LIABILITIES.

Losses unpaid, including those resisted	\$	93,476 17
Reserve, as required by law.		315 910 83
All other claims.		686 60
Total liabilities.	\$	410,073 60
Capital stock paid up	\$	250,000 00
Total income		835,843 02
Total expenditures		871,152 35

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	327,363 00
Premiums received		1,087 80
Losses paid on risks taken		177 91
Losses incurred		177 91

UNITED STATES CASUALTY COMPANY.

JAMES W. HENKLEY, *President*. PERRY BELMONT, *Vice-President*.EDSON S. LOTT, *Secretary*.J. G. HALL, *General Agent*, Hickory, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	00	00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		6,750	00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		614,760	31
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00	00
Interest due and accrued on stocks and other securities		3,831	32
Cash in Company's principal office and belonging to the Company, deposited in bank		68,644	32
Agents' debit balances		222	24
Premiums unpaid		75,136	22
All other assets, detailed in statement		00	00
Total assets	\$	769,344	41
Less assets not admitted		634	74

LIABILITIES.

Losses unpaid, including those resisted	\$	75,425	00
Reserve, as required by law		290,337	36
All other claims		12,887	46
Total liabilities	\$	378,679	82
Capital stock paid up	\$	300,000	00
Total income		728,304	79
Total expenditures		595,112	82

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	440,750	00
Premiums received		1,051	15
Losses paid on risks taken		317	92
Losses incurred		322	92

UNITED STATES FIDELITY AND GUARANTY COMPANY.

JOHN R. BLAND, *President.*

I. KEMP BARTLETT, JR., EDW'D J. PENNIMAN, *Vice-Presidents.*

ALEX. PAYSON KNAPP, *Secretary.*

A. W. MOYE, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company, (less the amount of encumbrances thereon)	33,390 91
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	3,579 49
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	433,720 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	25,900 00
Interest due and accrued on stocks and other securities	6,671 54
Cash in Company's principal office and belonging to the Company, deposited in bank	359,806 35
Agents' debit balances	00 00
Premiums unpaid	24,545 11
Bills receivable	2,129 14
All other assets, detailed in statement	4,815 00
Total assets	\$ 894,557 54
Less assets not admitted	6,944 14

LIABILITIES.

Losses unpaid, including those resisted	91 78
Reserve, as required by law	48,727 72
All other claims	28,649 68
Total liabilities	\$ 77,469 18
Capital stock paid up	805,860 00
Total income	108,520 17
Total expenditures	74,285 76

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 741,666 00
Premiums received	3,063 70
Losses paid on risks taken	00 00
Losses incurred	00 00

SUMMARY OF INSURANCE BUSINESS IN NORTH CAROLINA FOR 1897, COMPILED FROM ANNUAL STATEMENTS.

NAMES OF COMPANIES.	RISKS WRITTEN.	LOSSES INCURRED	LOSSES PAID.	PREMIUM RECEIPTS.
FIRE AND MARINE COMPANIES.				
Ætna	\$ 2,426,438 00	\$31,013 27	\$ 31,020 77	\$ 32,419 01
American of Philadelphia.....	908,645 00	9,700 49	11,491 10	16,112 12
Atlanta Home.....	234,914 00	4,172 15	6,282 80	4,170 70
British America.....	548,684 00	3,060 85	4,563 06	11,773 95
*Boston Marine.....	274,544 00			816 30
Caledonian.....	540,543 00	4,775 59	4,595 04	10,114 07
Carolina.....	719,890 00	9,437 67	10,737 67	13,172 11
Commercial Union.....	998,632 00	7,481 63	3,721 53	14,589 44
Connecticut.....	226,900 00	1,064 80	2,364 80	3,177 00
Continental.....	1,389,535 00	20,974 26	25,470 37	23,292 87
Delaware.....	547,773 00	7,854 00	7,369 00	10,102 00
Equitable.....	72,531 05	369 88	369 88	2,908 57
Fire Association of Philadelphia	747,607 00	11,163 55	10,416 92	12,310 46
Fireman's Fund.....	729,562 00	5,628 55	5,598 55	11,653 55
Georgia Home.....	1,567,347 00	10,139 00	10,688 00	18,467 00
German-American.....	1,071,103 09	9,603 34	11,777 34	15,351 35
Glens Falls.....	66,883 00			1,112 55
Globe.....	202,428 00			2,094 71
Greenwich.....	285,099 25	3,396 93	4,287 00	4,195 35
Hamburg-Bremen.....	1,449,854 00	13,611 20	13,061 20	28,461 20
Hanover.....	859,037 00	13,088 29	16,518 46	13,459 58
Hartford.....	2,638,581 00	41,223 44	43,093 62	47,168 37
Home.....	2,736,600 00	18,438 77	14,051 81	33,762 03
Imperial.....	619,696 00	12,253 12	12,283 62	10,511 41
Insurance Co. of North America.	1,532,241 00	10,246 02	12,327 59	22,314 65
Lancashire.....	1,200,130 00	11,549 00	11,549 00	18,863 00
Lion.....	436,689 00	3,016 42	3,033 92	5,029 26
Liverpool and London and Globe	2,668,502 00	15,956 67	16,146 67	46,147 44
London Assurance.....	527,490 00	3,082 22	4,582 22	3,776 92
London and Lancashire.....	718,851 00	8,501 08	10,006 08	10,261 78
Magdeburg.....	148,250 00			2,104 43
Manchester.....	323,741 00	8,307 44	2,203 38	6,004 46
Manhattan.....				9,509 50
Merchants and Manufacturers ..	4,000 00			65 25
New Berne Mutual.....	66,350 00			1,087 03
Niagara.....	662,095 00	4,277 50	4,648 16	11,299 96
North British and Mercantile...	885,308 00	10,976 74	13,741 45	14,373 58
North Carolina Home.....	2,330,696 56	30,656 99	35,089 60	47,537 62
Northern.....	841,339 00	7,087 95	7,104 99	11,366 98
Norwich Union.....	704,247 00	5,207 39	7,247 40	8,705 29
Norwood.....	75,850 00			1,258 74
National of Hartford.....	634,339 00	11,341 73	11,694 77	7,212 44
Orient.....	1,063,407 00	18,286 16	13,966 00	16,827 27
Palatine.....	810,915 00	12,275 12	13,366 34	15,484 34
Pennsylvania.....	790,388 00	23,660 00	24,883 00	14,613 00

*Filed annual statement but was not licensed.

SUMMARY OF INSURANCE BUSINESS—CONTINUED.

NAMES OF COMPANIES.	RISKS WRITTEN.	LOSSES INCURRED	LOSSES PAID.	PREMIUM RECEIPTS.
Phenix of Brooklyn.....	\$ 778,440 00	\$ 1,490 00	\$ 1,490 00	\$ 12,774 39
Phoenix of Hartford.....	1,276,033 00	9,980 39	10,867 24	21,754 37
Phoenix of London.....	582,868 77	6,101 00	8,130 31	8,038 25
Piedmont.....		11,382 79	12,440 12	22,254 31
Queen.....	1,163,946 00	6,684 75	5,090 75	15,799 13
Royal.....	2,160,508 83	24,496 06	25,020 99	28,042 22
Saint Paul.....	786,239 00	11,733 16	11,733 16	10,675 55
Scottish Union and National.....	882,387 00	17,874 05	17,874 05	15,731 60
Southern Stock Mutual.....		9,389 53	9,389 53	33,533 25
Southern.....	571,707 00	4,509 09	4,920 34	13,102 79
Springfield.....	839,583 00	7,559 92	10,246 29	12,173 84
Sun Insurance Office.....	351,260 00	4,805 85	5,488 57	5,925 44
Sun Mutual.....	453,622 00	6,397 21	5,372 21	7,807 22
Teutonia.....	548,761 00	3,968 04	3,968 04	8,785 61
United States Fire.....	546,336 00	4,464 09	3,558 63	8,093 17
Union Assurance Society.....	433,211 00	550 42	550 42	4,676 87
Virginia Fire and Marine.....	3,216,249 00	38,366 39	43,289 39	55,681 44
Virginia State.....	1,310,500 00	9,526 87	9,526 87	21,237 11
Westchester.....	391,886 00	3,295 70	5,282 70	6,516 96
Western.....	844,709 00	13,115 51	12,673 93	16,655 23
Williamsburg City.....	439,303 00	6,840 55	6,840 55	6,258 80
Totals.....	\$55,855,204 55	625,410 58	\$655,098 20	\$950,556 19
LIFE COMPANIES.				
Aetna Life.....	373,536 00	77,767 00	83,005 00	69,446 65
American Union.....	64,000 00	1,000 00	1,000 00	3,611 53
Bankers Guarantee Fund.....	220,000 00			2,833 40
Boston Mutual Life Association.....	11,000 00			120 58
Connecticut Indemnity Association.....	7,100 00			831 00
Connecticut Mutual.....	33,939 00	25,589 00	25,589 00	26,671 33
Covenant Mutual.....				
Equitable.....	2,281,827 00	95,085 00	90,085 00	213,109 73
Equity Life Association.....	433,000 00		1,000 00	13,134 00
Fidelity Mutual.....	521,617 60	25,000 00	15,500 00	33,053 33
Hartford Life.....	56,000 00	19,500 00	31,500 00	13,677 59
Home Life.....	159,000 00	1,000 00	1,000 00	7,565 63
Immediate Benefit.....	1,289,737 00	3,058 33	3,058 33	13,993 45
Life of Virginia.....	1,727,877 00	35,674 02	29,074 02	83,654 00
Manhattan.....	58,420 00	230 00	230 00	7,259 61
Maryland.....	70,500 00	1,000 00	1,000 00	8,005 57
Massachusetts Mutual.....	29,000 00	10,000 00	10,000 00	8,770 66
Michigan Mutual.....	72,904 79			5,210 70
Mutual of New York.....	899,100 00	72,932 40	75,282 40	227,123 83
Mutual Benefit.....	1,202,476 00	45,232 00	38,232 00	149,366 90
Mutual of Kentucky.....	30,340 00	1,000 00	1,000 00	5,926 14
Mutual Reserve Fund.....	314,250 00	30,400 00	41,500 00	31,215 56
National Life.....	268,500 00	18,176 68	13,570 6	18,890 60
New York Life.....	960,070 00	95,859 65	102,036 15	189,937 36
Northwestern Mutual.....	400,777 00	8,024 01	9,100 00	79,038 22

SUMMARY OF INSURANCE BUSINESS—CONTINUED.

NAMES OF COMPANIES.	RISKS WRITTEN.	LOSSES INCURRED	LOSSES PAID.	PREMIUM RECEIPTS.
Pacific Mutual.....	\$ 7,500 00	\$ 99 81	\$ 99 81	\$ 545 20
Penn Mutual.....	643,150 00	24,333 00	23,333 00	77,174 58
Phoenix Mutual.....	418,886 00	7,067 00	7,067 00	38,030 88
Provident Savings.....	444,334 00	22,014 00	23,014 00	59,209 23
Prudential.....	128,516 00	.....	.....	2,801 45
Security Trust.....	276,565 00	1,000 00	6,000 00	8,260 55
State Mutual.....	177,200 00	3,697 13	2,697 13	14,949 58
Sun Life.....	586,051 70	2,134 50	2,089 67	9,306 40
Travelers.....	242,242 00	13,785 00	13,785 00	12,935 36
Union Central.....	812,632 00	13,450 00	13,450 00	93,304 39
Washington.....	35,673 00	15,067 70	15,067 70	10,953 70
Washington of South Carolina..	26,229 00	128 50	128 50	815 60
Totals.....	\$15,283,950 09	669,304 73	\$ 679,494 39	1,540,734 29
MISCELLANEOUS.				
Ætna Life (accident).....	\$ 372,200 00	\$ 3,204 81	\$ 3,186 96	\$ 1,165 00
American Bonding and Trust...	1,758,051 35	.....	960 18	7,891 29
American Surety of New York..	1,290,667 00	.....	.....	4,419 27
Fidelity and Casualty.....	4,631,388 20	5,551 99	5,551 99	19,434 45
Fidelity and Deposit of Maryland	929,400 00	2,051 18	1,793 63	7,478 64
Hartford Steam Boiler Inspection	1,163,500 00	.....	.....	8,086 72
Preferred Accident.....	3,234,220 00	934 03	799 03	4,275 00
Standard Life and Accident.....	1,137,050 00	3,648 27	3,648 27	9,913 76
Travelers.....	4,203,600 00	12,981 30	11,231 30	17,912 67
United States Fidelity and Guar- anty.....	741,666 00	.....	.....	3,063 70
United States Casualty.....	440,750 00	322 92	317 92	1,051 15
Union Casualty and Surety.....	327,363 00	177 91	177 91	1,087 80
Totals.....	\$20,229,855 55	\$ 28,872 41	\$ 29,667 19	\$ 85,779 45

Companies Licensed since Dec. 31, 1897.

AGRICULTURAL INSURANCE COMPANY.

J. R. STEBBINS, *President.*A. H. SAWYER, *Vice-President.*W. H. STEVENS, *Secretary.*J. M. BROUGHTON, *General Agent, Raleigh, N. C.*

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 262,555 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	1,027,549 19
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	330,060 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	249,598 32
Interest due and accrued on stocks and other securities	32,308 52
Cash in Company's principal office and belonging to the Company, deposited in bank	179,708 80
Agents' debit balances	200,487 13
Premiums unpaid	00 00
All other assets, detailed in statement	7,705 00
Total assets	<u>\$ 2,289,971 96</u>

LIABILITIES.

Losses unpaid, including those resisted	\$ 83,179 31
Reserve, as required by law	1,190,016 63
All other claims	81,039 85
Total liabilities	<u>\$ 1,354,235 79</u>

Capital stock paid up	\$ 500,000 00
Total income	961,249 67
Total expenditures	965,487 20

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 00 00
Premiums received	00 00
Losses paid on risks taken	00 00
Losses incurred	00 00

BANKERS LIFE INSURANCE CO. (CO-OPERATIVE),
OF NEW YORK.RICHARD MORGAN, *President*. EDWARD D. BUTLER, *Vice-President*.FRANKLIN C. ELDER, *Secretary*.CHAS. T. LEVINNESS, *General Agent*, Charlotte, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company, (unencumbered).....	\$	00 00
Loans on bond and mortgage (duly recorded first liens on the fee-simple)		78,000 00
Account of stocks and bonds absolutely owned by the Company		64,612 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company		00 00
Interest due and accrued on stocks and other securities...		1,891 75
Cash in Company's principal office and belonging to the Company, in bank		43,088 77
Agents' debit balances.....		6,202 60
Premiums or assessments unpaid		17,519 11
Premium or assessment loans and notes		00 00
All other assets, detailed in statement.....		3,091 12
Total assets.....	\$	244 405 85
Less assets not admitted.....		3,800 47

LIABILITIES.

Losses approved not yet due.....	\$	00 00
Losses reported not adjusted.....		4,072 00
Losses resisted.....		00 00
All other liabilities.....		21,304 37
Total liabilities.....	\$	25,376 37
Total income.....	\$	216,589 83
Total expenditures.....		184,276 32

NORTH CAROLINA BUSINESS IN 1897.

Amount of policies or certificates issued.....	\$	00 00
Amount of premiums, assessments, annual or other payments received.....		00 00
Amount of losses incurred.....		00 00

CAROLINA BENEVOLENT ASSOCIATION,
ROCK HILL, S. C.

S. B. ALEXANDER, *President*, Charlotte, N. C.

S. A. ASHE, *Secretary*, Raleigh, N. C.

HAL. W. AYER, HERBERT W. JACKSON, and G. EDGAR LEACH, *Auditors*,
Raleigh, N. C.

In compliance with Section 3069 of the Code, I hereby certify that it appears from the sworn statement of the Carolina Benevolent Association, of Rock Hill, South Carolina, made January 10, 1898, and from its Charter and By-laws, now on file in this Department, that the said Association was organized for the purpose of transacting the business of Life Insurance on the Assessment Plan, and was chartered on the 5th day of January, 1898; that the Association is without Assets or Liabilities, and can issue no policies until it has secured 200 *bona fide* applications for insurance; and that it depends upon its assessments for the payment of its losses, and does not guarantee the payment of the face of its policies, "beyond the *pro rata* assessment upon the membership and the total amount of an emergency fund consisting of a *per capita* annual assesment of one dollar."

NORTH CAROLINA BUSINESS IN 1897.

Risks written.....	\$	00 00
Premiums received.....		00 00
Losses paid on risks taken.....		00 00
Losses incurred.....		00 00

CITY TRUST, SAFE DEPOSIT AND SURETY
COMPANY.CHAS. M. SWAIN, *President*. MICHAEL P. HERATY, *Vice-President*.JAMES F. LYND, *Secretary*.WM. E. NATTRESS, *General Agent*.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$ 509,662 62
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	175,950 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company	244,696 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	1,211,213 00
Interest due and accrued on stocks and other securities	23,070 23
Cash in Company's principal office and belonging to the Company, deposited in bank	555,939 13
Agents' debit balances . . . . .	.....
Premiums unpaid	22,960 20
All other assets, detailed in statement	26,437 24
Total assets	\$ 2,769,928 42
Deduct assets not admitted	5,206 84

LIABILITIES.

Losses unpaid, including those resisted	\$ 17,006 08
Reserve as required by law	125,567 39
All other claims	1,937,628 60
Total liabilities	\$ 2,080,202 07
Capital stock paid up	\$ 500,000 00
Total income	292,853 72
Total expenditures	279,373 09

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 00 00
Premiums received	00 00
Losses paid on risks taken	00 00
Losses incurred	00 00

KANSAS MUTUAL LIFE INSURANCE COMPANY.

J. P. DAUIR, *President.*W. H. WELLCOME, *Vice-President.*JOHN E. MOORE, *Secretary.*MAX L. SANDERLIN, *General Agent*, Elizabeth City, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon)	\$	00 00
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)		226,625 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company		11,000 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company, ...		8,479 06
Interest due and accrued on stocks and other securities.		5,641 32
Cash in Company's principal office and belonging to the Company, deposited in bank.		23,156 48
Agents' debit balances.		4,571 04
Premiums unpaid		43,686 75
Bills receivable.		8,695 63
All other assets, detailed in statement.		8,161 20
Total assets	\$	340,016 48
Less assets not admitted		12,957 59

LIABILITIES.

Losses unpaid, including those resisted.	\$	15,000 00
Reserve, as required by law.		170,083 18
All other claims.		5,890 99
Total liabilities.	\$	190,974 17

Capital stock paid up	\$	
Total income.		249,419 53
Total expenditures.		246,220 83

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$	00 00
Premiums received.		00 00
Losses paid on risks taken.		00 00
Losses incurred		00 00

PACIFIC FIRE INSURANCE COMPANY, OF NEW YORK.

FRANK T. STINSON, *President.*GEORGE JEREMIAH, *Secretary.*WM. C. STAPLES, *General Agent*, Reidsville, N. C.

ASSETS.

Value of real estate and ground rents owned by the Company (less the amount of encumbrances thereon).....	\$
Loans on bond and mortgage (duly recorded and being first liens on the fee-simple)	259,000 00
Account of stocks and bonds of the United States, and of this and other States, also all other stocks and bonds absolutely owned by the Company.....	478,782 50
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	1,000 00
Interest due and accrued on stocks and other securities...	3,830 92
Cash in Company's principal office and belonging to the Company, deposited in bank.....	21,066 55
Agents' debit balances.....	00 00
Premiums unpaid	57,050 99
All other assets, detailed in statement	00 00
Total assets.....	\$ 820,730 96

LIABILITIES.

Losses unpaid, including those resisted.....	\$ 50,978 80
Reserve as required by law	286,653 49
All other claims.....	18,031 71
Total liabilities	\$ 355,664 00

Capital stock paid up.....	\$ 200,000 00
Total income	398,755 10
Total expenditures.....	348,753 25

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 00 00
Premiums received.....	00 00
Losses paid on risks taken.....	00 00
Losses incurred	00 00

WESTERN MUTUAL LIFE ASSOCIATION
(CO-OPERATIVE),
OF CHICAGO, ILLINOIS.

THOS. RHODUS, *President*. BIRCH F. RHODUS, *Vice-President*.
CHAS. SCOTT JOHNSON, *Secretary*.
JOSEPHUS DANIELS, *General Agent*, Raleigh, N. C.

ASSETS.

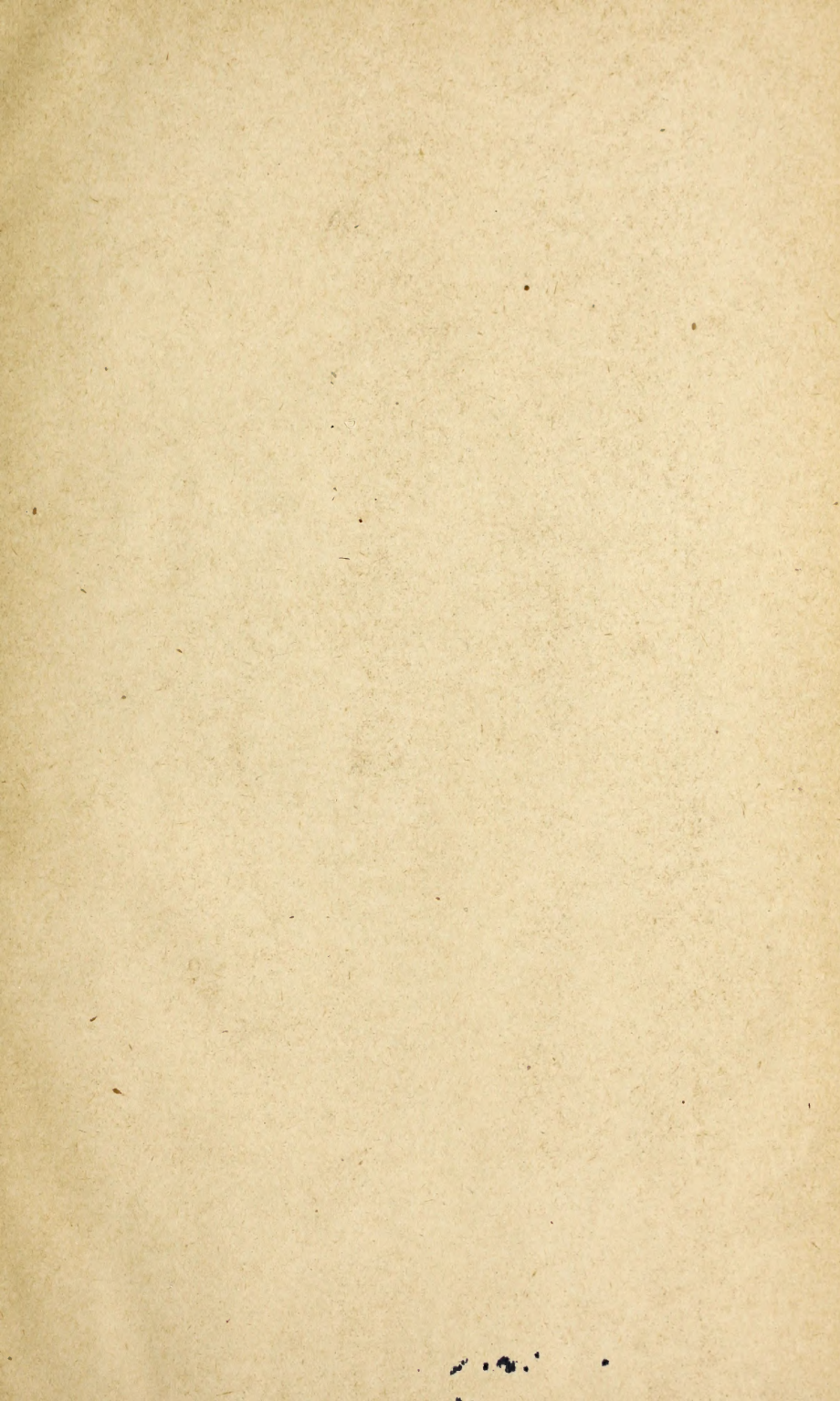
Value of real estate and ground rents owned by the Company, unencumbered	\$ 00 00
Loans on bond and mortgage (duly recorded first liens on the fee-simple)	00 00
Account of stocks and bonds absolutely owned by the Company	1,000 00
Stocks, bonds and all other securities (except mortgage) hypothecated to the Company as collateral security for cash actually loaned by the Company	8,858 51
Interest due and accrued on stocks and other securities...	1,131 20
Cash in Company's principal office and belonging to the Company, in bank	61,398 42
Agents' debit balances	6,240 24
Premiums or assessments unpaid	832 45
Premium or assessment loans and notes	00 00
All other assets, detailed in statement	29,664 38
Total	\$ 109,125 20
Less items not admitted	28,491 35
	80,633 85

LIABILITIES.

Losses approved not yet due	\$ 00 00
Losses reported not adjusted	2,000 00
Losses resisted	00 00
All other liabilities	56,067 64
Total liabilities	\$ 56,067 64
Total income	273,017 42
Total expenditures	214,519 32

NORTH CAROLINA BUSINESS IN 1897.

Risks written	\$ 00 00
Premiums received	00 00
Losses paid on risks taken	00 00
Losses incurred	00 00







STATE LIBRARY OF NORTH CAROLINA



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